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ABSTRACT

This material was developed to be used with the non college-bound student in the senior high school. It provides the student with everyday problems and experiences in which practical mathematical applications are made. The package includes worksheets pertaining to letterhead invoices, sales slips, payroll sheets, inventory sheets, carpentry and other construction project plans, and other realistic applications of practical, relevant mathematics. (JP)

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RELEVANT MATHEMATICS

by

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ESEA Title III Grant
Wynne Public School
Wynne, Arkansas

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SE 017 093

PREFACE

This material was developed by six teachers of mathematics working on a grant from Title III of the Elementary and Secondary Education Act, during the summer of 1972. The material was used in the classroom in six schools during the 1972-73 school year. It was revised in the summer of 1973 and will be used in ten schools during the 1973-74 school year.

This material was developed to be used with the non college-bound student in the senior high school. The basic idea being to provide everyday problems and experiences. An effort was made to include letterhead invoices and sales slips from local business firms so the students could identify with the problems. The authors believe that any teacher who used this material will enjoy greater success if he will acquire problems from his own local area to use in the place of, or in addition to, the ones in this book.

We wish to express appreciation to Dr. Thomas Bishop of Arkansas State University who served as consultant throughout the writing of the material. Also, we are grateful to Mrs. Ann Paul, Miss Julia Massey, Mrs. Lennie Riley, and Miss Gena Catterton for the outstanding job they did in typing and mimeographing the material.

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UNIT I

INCOME

CORRECTIONS:

Page 16. 1. Last line, date should read July 16.

2. First column, date heading should read 7-24.

21. (Cross number puzzle)
First row, 4th block, should have division sign.
Third row, 2nd block, should have division sign.

24. Seventh column should read "Total Sales"

31. If exact wages do not appear in table for state tax-no exemptions, page 40, use the following procedure:

$98.05 wages:

$95.01 - $ 97.00 $1.56 tax $1.67 - $1.56 = $ .11
$97.01 - 99.00   1.62   1/2 x $ .11 = $ .05½ or $.06
$99.01 - 102.00   1.67 $1.56 + $ .06 = $1.62 tax

47. 3. Savings, Amount Spent, should read $32.00

UNIT II

PURCHASING

63. # 9, change $12 to $13.

64. # 8, change amount received to $10

10, change amount received to $31

68. In the second group, number 1 should read 1728.

UNIT III

BANKING

103. Miss Smart's checkbook balance should be changed to $515.58.

104. Mrs. Howard's checkbook balance should be changed to $242.58.

115. The "minus" sign that precedes the number 5214 in # 1 should be changed to a "division" sign (twice).

UNIT IV

TRANSPORTATION

130. #32, should read "72 Suzuki TS 100".

131. # 2, combination package insurance is bought.

144. # 5, should read "In Problem 3,..."

147. First line of sales slip: 4 qts.....$3.80 each - Total $95.20

169. # 5, Dallas Coach basic fare should read $37.78.

UNIT VI

TAXES

CORRECTIONS:

Page 199. Paragraph 2, line 9, should read "see page 201 for a sample form."

UNIT VII

HOUSING

Page 217. Lower Right — Insert arrow in "1,000,000" dial between "5" and "6".

221. 4th paragraph from bottom of page should read: "A private line, if you live outside the city limits, is 50¢ for the first 1/2 mile, 50¢ for the second 1/2 mile, and 50¢ for each additional 1/4 mile measured in airline miles.

222. (Correct second line.)
Federal Tax has been changed to 9%.

Totals should read:		
	Federal Tax	$ .92
	Net Amount	11.45
	Gross	12.48

UNIT VIII

HOME CONSTRUCTION

257. Soffit 1' x 10" $150 per 1000 bd. ft.

261. Item IX part 1 3^0 6^8 means 3 ft. by 6 ft. 8 in.

UNIT IX

FARMING

271. #3 should read "...U. S. Senate considered a bill to increase the minimum wage of $1.60 an hour to $2.20 an hour."

UNIT I

INCOME

SUGGESTIONS:

A speaker from the personnel department of a business, factory, or local employment agency would be an appropriate way to begin this unit.

Have students fill out the various forms provided in the unit to become familiar with the information needed in applying for a job. Sample time cards and piece work cards may be obtained from local businesses and industries for discussion in class.

Have students find ads in local newspapers for jobs advertising pay by the hour, salary, commission, self employment, etc.

UNIT II

PURCHASING

You will need the following materials: sales slips, cash register tapes, grocery ads from the newspapers, cans of different sizes (no. 303, no $2\frac{1}{2}$, etc.), and copies of installment loan contracts. Have students bring as many of these as they can.

Take a field trip during the study of installment buying. Let a local store owner explain buying on credit.

UNIT III

BANKING

A speaker from the bank would be a good way to start the unit. It would be a good idea to pull one set of pages from this unit and take to the speaker so he will know what topics he should include in his presentation. You could also consider a field trip to the bank for the class.

Have students bring to class blank deposit slips, savings account passbooks, checks, and any other items used in the local bank. These materials should be discussed in class and then have problems made up so the students can use the materials.

UNIT IV

TRANSPORTATION

SUGGESTIONS:

Discuss the different types of transportation in your area. Have students bring forms for car rentals, U-Haul rentals, etc. and discuss the different methods and rates used by different companies. Get bus and plane schedules and bring to class to teach students how to read and plan their own trips. Also, let them figure time elapsed between any two points. You might want an insurance agent speak to class on motorcycle and automobile insurance — how they differ in computation and explain why each is so expensive for young drivers. You might want to use newspaper ads in your area for car and cycle sales to figure interest and payments on their purchases.

UNIT V

INSURANCE

Invite an insurance agent to class to discuss, give first-hand information and answer students' questions concerning insurance. Have one at first to discuss automobile insurance, another to discuss life and health insurance, and a third to discuss fire and homeowners insurance if your time schedule permits. If there is not enough time, one should discuss all topics in one period.

Try to secure different types of rating tables and charts for practice drill. Try to secure sample policies of the various types of insurance. If any have small print, it might be well to point out to the class that such exists and stress the importance of reading it.

Have students make a report on Lloyds of London.

Ask your insurance agent for an extension of the chart on page 178 to include other models and styles of cars such as Duster, Olds, Pontiac, Volkswagen, Toyota, and other cars that the students may want to know about. This was only a condensed sample of 4 pages of the real chart.

Give several samples of finding premiums in the chart on page 176 before asking the students to find premiums on this and the following page.

UNIT VI

TAXES

SUGGESTIONS:

Have your county tax assessor speak to your class. He can explain the various forms used and his varied duties. You could then end with a question and answer session.

During September or early October, call the I. R. S. and the State Commissioner of Revenues, and order the current editions of their tax booklets. It is important that you do this early, so your materials will arrive on time.

I. R. S: Phone 1-800 - 482-9350

State Commissioner of Revenue: Phone 1-501 - 371-2193

After you have spent some time on Federal Income Tax, you should have a tax expert speak to your class. The I. R. S. will furnish a speaker.

Page 206 should be used with your tax tables from I.R.S. This is a practice page.

Pages 207-208 are supplemental problems for use with I. R. S. material.

UNIT VII

HOUSING

SUGGESTIONS:

Have students bring current utility bills to class to compare with those shownin this unit.

UNIT VIII

HOME CONSTRUCTION

SUGGESTIONS:

If it can be arranged, a field trip to several construction projects that are in different stages of construction might be helpful in familiarizing students with the terminology used in materials.

Also, obtain a set of blue prints for a house and bring to class. Let class use them to determine scales, amounts of materials needed, etc.

APPENDIX A

FUNDAMENTAL OPERATIONS

SUGGESTIONS:

This is a review unit. Use additional problems from other sources to supplement as needed.

Secure road maps from local service stations and have students use them to find total distances between towns or cities by specified routes. This will give instruction on reading road maps as well as using them for additional problems.

Additional questions for discussion on page 6 are:

1. After each prime has been shaded ask what pattern, if any, did they note, i.e. All numbers divisible by 2, all columns headed by even numbers were shaded. Numbers divisible by 3 form diagonals from lower left to upper right. There are more patterns.

2. What does it mean when shading and you come to a number that has been previously shaded, such as 6?

3. What do the unshaded ones represent when finished with the exercise? How many are unshaded?

UNIT I

INCOME

Answers:

Page: 8

4	X	3	-	6	=	6
+	▨	+	▨	+	▨	-
8	÷	2	-	1	=	3
-	▨	-	▨	-	▨	+
3	X	4	-	2	=	10
=	▨	=	▨	=	▨	=
9	-	1	+	5	=	13

10.

(1) 4 hrs.
(2) 4 hrs.
(3) 3 3/4 hrs.
(4) 4 hrs.
(5) 3 1/4 hrs.
(6) 2 3/4 hrs.
(7) 3 1/2 hrs.
(8) 2 1/2 hrs.
(9) 4 hrs.
(10) 2 3/4 hrs.

"Thought Problem" 8 seconds (1 less second than the hour it strikes).

11.

2nd day A.M. 4 hrs.
P.M. 3 3/4 hrs.

3rd day A.M. 2 3/4 hrs.
P.M. 4 3/4 hrs.

4th day A.M. 4 hrs.
P.M. 5 hrs.

5th day A.M. 4 hrs.
P.M. 2 3/4 hrs.

6th day A.M. 4 hrs.
P.M. 4 1/2 hrs.

Total 39 1/2 hrs.
Gross Pay: 39 1/2 × 1.80 = $71.10

12

(1) $94.00
(2) $113.22
(3) $139.74
(4) $71.82
(5) $79.52
(6) $114.91
(7) $76.83
(8) $63.51
(9) $117.76
(10) $192.56

(1) $8.04
(2) $3.66
(3) $5.37
(4) $2.62 1/2
(5) $3.28 1/2
(6) $7.17
(7) $2.83 1/2
(8) $4.39 1/2
(9) $5.65 1/2
(10) $6.79 1/2

Page: 13.

No.	Overtime Hours	Overtime Rate	Regular Earnings	Overtime Earnings	Total Earnings
1	1	4.68	$124.80	$ 4.68	$ 129.48
2		3.28 1/2	81.03		81.03
3	8	4.17	111.20	33.36	144.56
4	2 1/2	4.44	118.40	11.10	129.50
5		6.97 1/2	181.35		181.35
6		4.56	116.28		116.28
7	5	2.58	68.80	12.90	81.70
8	3	4.20	112.00	12.60	124.60
9		3.49 1/2	83.88		83.88
10	2	2.97	79.20	5.94	85.14

14.

No.	Total Hours	Regular		Amount Wages (reg)	Overtime		Amount Wages (over)	Total Wages
		No. Hrs.	Rate		No. Hrs.	Rate		
1	40	40		$ 82.40				$ 82.40
2	42	40		72.80	2	$2.73	$ 5.46	78.26
3	43 1/4	40		137.60	3 1/4	5.16	16.77	154.37
4	40	40		104.00				104.00
5	42 1/2	40		68.00	2 1/2	2.55	6.38	74.38
6	32 3/4	32 3/4		75.98				75.98
7	41 3/4	40		164.00	1 3/4	6.15	10.76	174.76
8	40 1/4	40		143.20	1/4	5.37	1.34	144.54
9	42 3/4	40		97.60	2 3/4	3.66	10.07	107.67
10	42 1/2	40		77.60	2 1/2	2.91	7.28	84.88

16.

(1)

Date	No. Cases	Daily Wage
7-16	374	$ 20.57
7-17	386	21.23
7-18	379	20.84½
7-19	383	21.06½
7-20	387	21.28½
Total	1909	104.99½

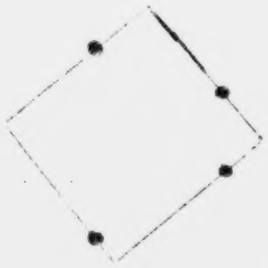
$105.00

(2)

Date	No. Cases	Price	Daily Wage
7-24	297	8¢	$ 23.76
7-25	318	8¢	25.44
7-26	316	8¢	25.28
7-27	315	8¢	25.20
7-28	299	8¢	23.92
7-31	298	8¢	23.84
8- 1	314	8¢	25.12
8- 2	323	8¢	25.84
8- 3	319	8¢	25.52
8- 4	317	8¢	25.36
Total	3116		$249.28

Page: 17.

No.	Total Pieces	Total Earnings
1	148	$ 69.56
2	151	185.73
3	194	180.42
4	144	90.00
5	142	239.98
6	142	159.75
7	145	207.35
8	211	166.69
9	97	239.59
10	152	196.08



21.

(1) $ 56.00
(2) $117.81
(3) $ 93.67
(4) $90.00 + $30.00 = $120.00
(5) $369.95 X 19 = $7,029.05, then
$7,029.05 X .12 = $843.49
(6) $1,200.00 + $32.01 = $1,232.01

3	X	8	÷	4	=	6
+	▨	+	▨	X	▨	-
6	÷	2	+	3	=	6
-	▨	-	▨	-	▨	+
7	+	5	-	7	=	5
=	▨	=	▨	=	▨	=
2	X	5	-	5	=	5

22.

	Rate	Commission	Net Proceeds
1	5%	$	$ 60.80
2		25.00	50.00
3	5%	46.00	
4	10%		516.60
5		19.20	220.80
6	16 2/3%	150.00	
7		240.00	9,360.00
8	4%		17,280.00

(9) B; $0.80

Page: 23. (1) $156.40 (4) $108.00 (7) $478.24 (10) $338.76
(2) $113.04 (5) $393.75 (8) $244.60
(3) $181.24 (6) $132.43 (9) $267.74

No.	Commission Sales	Commission
1	$ 100	$ 8.00
2	75	2.25
3	117	7.02
4	180	9.00
5	142	12.78
6	503	12.58
7	1,279	12.79
8	425	9.56
9	890	24.48
10	1,150	37.38

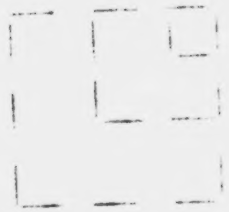
24.

No.	WAGES Regular	Overtime	Total	Comm. Sales	Comm.	Total Earnings
1	$	$	$	$	$	$
2	118.03		118.03	243	55.89	173.92
3	107.20	8.04	115.24	275	45.38	160.62
4	123.20	23.10	146.30	250	27.50	173.80
5	107.64		107.64	247	34.58	142.22
6	164.80	6.18	170.98	237	17.78	188.76
7	101.01		101.01	400	50.00	151.01
8	128.52		128.52	144	14.04	142.56
9	128.80	14.49	143.29	636	14.31	157.60
10	78.40	17.64	96.04	1,300	58.50	154.54

25.

Team #1	Total Week	Total Sales	Increase
Thompson	1640	13,499	28%
Black	1450	12,918	17%
Charles	881	8,606	- 3%
Poston	1228	10,445	22%
Farley	797	7,360	7%
Smart	892	3,264	9%
		Team Average Increase	13%
Team #2			
Lands	1358	10,534	18%
Washington	1486	12,290	22%
Gates	1197	9,012	13%
Farmer	1151	8,788	22%
Hardy	861	6,262	12%
		Team Average Increase	17%

Page: 27.



28.

(WEEKLY)

No.	Fed Tax Withheld	State Tax Withheld
1	$ 8.00	$ .77
2	7.20	.69
3	1.60	.05
4	8.20	1.47
5	6.30	.56
6	25.90	3.15
7	19.90	4.43
8	10.40	1.10
9	15.50	1.39
10	26.00	4.14

(MONTHLY)

No.	Fed. Tax Withheld	State Tax Withheld
1	$ 23.10	$ .94
2	18.20	4.60
3	59.60	6.25
4	31.40	5.10
5	51.10	4.38
6	102.20	16.45
7	149.20	20.34
8	108.30	13.65
9	78.60	12.40
10	77.00	18.68

29.

(1) $10.88
(2) $ 3.55
(3) $ 7.01
(4) $8.38
(5) $14.46
(6) $10.47
(7) $5.18
(8) $4.88
(9) $5.88
(10) $ 7.15

30.

NAME	DEDUCTIONS				Take Home Pay
	Fed Inc. Tax	State Inc. Tax	*FICA	Total Ded.	
Day	$ 9.80	$ 1.00	$ 5.81	$16.61	$ 82.79
Bolton	33.30	5.66	13.22	52.18	173.82
Earls	16.50	2.18	6.95	25.63	93.13
Jones	16.50	1.79	6.09	24.38	79.75
Banks	24.50	4.66	13.09	42.25	181.54
Thompson	14.70	1.92	8.04	24.66	112.80
Cook	11.40	.91	5.42	17.73	74.97
Smith	20.60	4.54	12.75	37.89	180.13
Stephens	11.20	2.69	10.93	24.82	161.98
Atwood	15.60	2.28	9.10	26.98	128.57

Page: 31

NAME	Total Weekly Wages	DEDUCTIONS			Total Ded.	Take-Home Pay
		Fed. Tax	State Tax	FICA Tax*		
Baker	$147.25	$14.40	$1.99	$8.61	$31.42	$115.83
Snow	98.05	13.60	1.82	5.74	29.38	68.67
Downs	84.55	12.80	1.27	4.95	22.36	62.19
Adams	90.06	10.00	.91	5.27	16.18	73.88
Dover	181.35	33.80	4.35	10.61	55.10	126.25
Person	112.00	12.50	1.28	6.55	22.33	89.67
Jones	163.62	10.30	2.23	9.57	43.02	120.60
Scott	100.64	10.40	1.00	5.89	17.29	83.35
Day	118.18	10.50	1.37	6.91	27.03	91.15
Brown	114.54	6.50	.83	6.70	20.45	94.09

46.

Items	Amount Spent
Food	$1,178.00
Clothing	744.00
Housing	1,116.00
Utilities	868.00
Savings	186.00
Insurance	744.00
Transportation	992.00
Gifts	124.00
Taxes	248.00

47.

ITEM	%
Sleep	33%
Meals	6%
Personal Care	4%
Time in School	21%
Part-time job	11%
Travel	2%
Homework	9%
Church	2%
Shopping	1%
Recreation	10%
Miscellaneous	1%
Total	100%

ITEM	%
Household	30%
Clothing	12%
Food	26%
Savings	7%
Recreation	10%
Gifts & Contributions	2%
Miscellaneous	13%
Total $450	100%

Page: 48

(4) 16%

(5)

ITEMS	Amount Spent
Food	$ 1,850.00
Clothing	814.00
Housing	1,332.00
Operating	1,554.00
Savings	740.00
Miscellaneous	1,110.00

(6)

BUDGET ITEMS	$3000 per year amt.	$4800 per year amt.	$7200 per year amt.
Food	$ 660.00	$1008.00	$1440.00
Clothing	360.00	480.00	576.00
Housing	600.00	720.00	936.00
Transportation	120.00	288.00	504.00
Health & Personal Care	90.00	144.00	216.00
Recreation & Education	240.00	432.00	720.00
Taxes	180.00	384.00	792.00
Gifts	150.00	288.00	432.00
Savings & Life Insurance	300.00	528.00	864.00
House Operation	300.00	528.00	720.00
Total	$3000.00	$4800.00	$7200.00

UNIT II

PURCHASING

ANSWERS:

Page: 50

A. 5¢

B. 1¢

C. 17¢

D. 26¢

E. 3¢

F. 10¢

G. 84¢

H. $ 6.41

I. 24¢

J. $28.50

K. 15.58

L. 1.04

51.

Deluxe cleaners - Total $ 7.10

Driskill's Gulf - Total $12.65

52.

Seven errors in the tape. Total should be $24.48

53.

$26.20; $15.45; $23.18; $28.33;

$38.63; $23.18; $36.06; $42.24;

$46.88

54.

1.	$ 3.50	2.	$15.90	3.	$ 2.36
	1.35		9.90		4.68
	6.76		5.07		7.74
	$11.61		$30.87		2.00
	.35		.93		$16.78
	$11.96		$31.80		.51
					$17.29

Continued:

4. $ 2.25
3.27
11.34
1.10
$17.96
.54
$18.50

5. $15.90
4.05
38.94
$58.89
1.77
$60.66

6. $2.00
2.94
1.90
1.58
$8.42
.25
$8.67

55.

1. $2.95
2.67
1.56
1.23
$8.41
.25
$8.66

2. $ 1.00
7.47
.80
.58
$ 9.85
.30
$10.15

56.

2. $6.72
.20
$6.92

3. $7.95
.24
$8.19

4. $6.12
.18
$6.30

58.

(1) $ 6.00
(2) 12.00
(3) 18.00
(4) 33.00
(5) 8.00
(6) $ 32.00
(7) 23.00
(8) 165.00
(9) 12.00
(10) 15.00
(11) $21.00
(12) 4.00
(13) 24.00
(14) 19.00
(15) 14.00
(16) $11.00
(17) 39.00
(18) 42.00
(19) 36.00
(20) 39.00

(1) $ 9.00
(2) 24.00
(3) 42.00
(4) 115.00
(5) 15.00
(6) $ 11.00
(7) 50.00
(8) 84.00
(9) 7.00
(10) 39.00
(11) $45.00
(12) 56.00
(13) 16.00
(14) 120.00
(15) 113.75
(16) $120.00
(17) 21.00
(18) 70.00
(19) 12.00
(20) 150.00

59.

(1) $ 9.00
(2) 26.00
(3) 9.00
(4) 40.00
(5) 48.00
(6) $ 16.00
(7) 12.00
(8) 70.00
(9) 28.00
(10) 55.00
(11) $ 36.00
(12) 55.00
(13) 200.00
(14) 30.00
(15) 32.00
(16) $ 23.00
(17) 125.00
(18) 96.00
(19) 17.00
(20) 120.00

(1) $ 2.00
(2) 5.00
(3) 2.00
(4) 15.00
(5) 8.00
(6) $ 6.00
(7) 12.00
(8) 4.00
(9) 3.00
(10) 7.00
(11) $ 10.00
(12) 16.00
(13) 24.00
(14) 100.00
(15) 24.00
(16) $ 32.00
(17) 19.00
(18) 14.00
(19) 47.00
(20) 13.00

ANSWERS:

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U. R. Took

$ 5.25
2.00
.50
.50
1.50
1.25
1.50
1.00
$13.50
.41 Tax
$13.91

Hawkin's Texaco

$ 9.19
3.50
1.50
3.00
6.00
.42 Tax
$23.61

61.

$20.00
4.00
4.17
22.50
10.00
5.00
4.00
$69.67
2.09 Tax
$71.76

63.

No	Amount of tax	Total	Amount of change	CHANGE								
				1¢	5¢	10¢	25¢	50¢	$1	$5	$10	$20
1	.13	$4.34	$ 5.66	1	1	1		1		1		
2	.01	.39	.61	1		1		1				
3	.71	24.27	15.73	3		2		1		1	1	
4	.07	2.51	.49	4		2	1					
5	.01	.36	9.64	4		1		1	4	1		
6	.90	31.03	19.07	2	1				4	1	1	
7	.39	13.16	7.04	4					2	1		
8	.72	24.63	25.37	2		1	1			1		1
9	.36	12.28	.72	2		2		1				
10	1.42	48.61	1.39	4		1	1		1			
11	.32	11.02	9.18	3	1	1			4	1		
12	.04	1.22	.78	3			1	1				
13	2.03	69.65	.45			2	1					
14	.67	22.85	2.15		1	1			2			
15	.27	9.25	.75				1	1				
16	.05	1.77	3.23	3		2			3			
17	.37	12.72	2.28	3			1		2			

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Item	Total Purchase	Amount of change	CHANGE 1¢	5¢	10¢	25¢	50¢	$1	$5	$10	$20
1	$ 16.38	$ 3.62	2		1		1	3			
2	1.69	.06	1	1							
3	3.99	1.01	1					1			
4	11.28	.72		2	2		1				
5	27.66	2.34	4	1		1		2			
6	232.63	17.37	2		1	1		2	1	1	
7	6.32	.18	3	1	1						
8	5.15	4.85			1	1	1	4			
9	53.45	6.55		1			1	1	1		
10	30.13	.87	2		1	1	1				
11	30.75	20.10			1						1
12	1.70	.30		1		1					
13	6.08	.32	2	1		1					
14	2.84	.16	1	1	1						
15	2.94	2.06	1	1				1			
16	5.73	.27	2			1					
17	.84	.16	1	1	1						
18	1.83	.17	2	1	1						

66.

1. $0.11
2. 0.19
3. 0.05
4. 6.99
5. 0.70
6. $0.22
7. 0.05
8. 2.50
9. 0.07
10. 3.99
11. $0.15
12. 0.21
13. 0.7
14. 0.22
15. 1.50
16. $0.16
17. 0.29
18. 0.97
19. 0.15
20. 0.05

67.

1. one item - 15¢
   two items - 30¢
   Three items - 45¢
2. 40¢
3. 24¢
4. 8¢ per roll
5. A. 16¢
   B. 40¢
   C. 16¢
   D. 24¢
   E. 75¢
   F. 28¢
   G. 15¢
   H. 10¢
   I. 15¢
   J. 20¢

68.

1. 71.9
2. 8.214
3. .33
4. 43.7
5. 2.17
6. .0289
7. .08
8. .4352
9. 8.94
10. 48.5617

Continued-

Continued:

1. 12
2. 4.4
3. 5.4
4. 123.4
5. 1.5
6. .85
7. 21
8. .5 or ½
9. 9.5
10. 6.39

1. $ 28.25
2. $ 20.00
3. $591.25
4. $ 12.78
5. $ 72.63
6. $ 70.00
7. $489.60
8. $ 26.63

69.

1. $1.79   2. a. 77   b. Answers will vary   3. $ .56

70.

4. Total papers thrown = 1682
   Average number thrown = 187
5. 93 (Other scores will also round off this average to 90.)
6. $ .69
7. $30.53 average cost per ton
8. $ .394 average cost per gallon
9. $2.57 average price received per bushel.

72.

20 sections would have "9" on its label.

73.

1. 3 24 oz. for $1.00
2. 4 for $1.00
3. 303 size - 2 for 39¢

74.

Listerine - 20 oz. for 84¢
Air Freshener - 9 oz. for 29¢
Tissue - 8 rolls for 69¢

75.

Purex - 1/2 gallon for 35¢
Detergent - 5 lb. 4 oz. for 99¢
Foil - 37½ ft. - 3 for $1.00

76.

1. Gallon for 59¢
2. 4 for $1.00
3. Gallon for 59¢
   Gallon for 65¢
   8 - 16 oz. bottles for 69¢
   4 quarts for $1.00
4. quart bottle for 55¢

ANSWERS:

Page: 77.

1. 4 - no. 2½ for $1.00
2. 42 oz. for 59¢
3. 42 oz. for 59¢
   48 oz. for 69¢
   2 lb. for 49¢
   3 18-oz. for $1.00
   18 oz. for 39¢

78.

1.

Weight of small can	Cost of large can at price of small can	Savings
5 oz.	.69	18¢
14 oz.	$1.19	15¢
7 oz.	$1.35	6¢
9 oz.	.59	14¢
9 oz.	.68	7¢
8 oz.	.53	6¢
12 oz.	1.64	19¢
6 oz.	1.18	3¢
4 oz.	1.05	7¢
8 oz.	1.09	9¢

2. a. 7/8 of 1¢
   b. $1.12

3. No

4. a. Twelve pound bag of onions $2.52
   b. Nine ounce box cereal $ .23
   c. A 6 oz. package lunch meat .69¢
   d. Twelve ounce Armour Star Bacon $ .65

79.

e. Twelve ounce can of frozen lemon juice 2/45¢
f. Two quart two ounce jar pineapple juice 53¢
g. Size 303 can green beans $ .35
h. One quart 12 oz. can of tomato juice $ .43
i. Same
j. Size 303 can of corn 2/45¢
k. Size 2½ can of peaches 39¢
l. Two pound package of raisins 84¢
m. Five pound 4 oz. package detergent $1.53
n. Forty-eight oz. Wesson Oil $1.03
o. Eight 16-oz. cans of Cola 97¢

ANSWERS:

Page: 82

1. $12.50
2. $60; $6; $54
3. $27.46; $82.39
4. (a) $24.30 (b) $6.00 (c) $36.45

(d) $ 9.00 (e) $46.82 (f) $31.21

(g) Yes – add original prices of shoes and suit and take 40% of this sum.

83.

1. A. 90% D. 55% G. 80%
B. 75% E. 50% H. 86%
C. 40% F. 70% I. 71%

2.

No.	Per cent Paid	Sale Price
A	75	$60.00
B	50	47.50
C	70	15.40
D	60	44.40
E	40	26.20

3. $36.04; $66.95 4. $335.98; $264.00

5. $17.59; $62.38 6. $5 ; 20%

84.

1. A. 25% D. 36%
B. 56% E. 43%
C. 50% F. 27%

2.

No.	Discount	Discount Rate
A	$ 5.00	20%
B	$10.20	30%
C	$ 2.98	33%
D	$ 5.00	25%
E	$ 3.00	27%
F	$ 5.00	25%

ANSWERS:

Page: 85

Article	Original Price	Discount	Amount of Discount	Sale Price
Tablecloth			$ 2.99	$ 3.00
Tablecloth			3.59	5.40
Napkins (cloth)			1.00	3/ 3.00
Bath Towels			.99	2.00
Nylon Bedspreads			3.29	7.69
Electric Blankets			1.99	18.00
Electric Blankets Delu[illegible]			7.91	16.08
8 button glove		30.1%	3.01	
Sport Shirts			5.00	3/10.00
Dress Shoes			2.99	12.00
16" vinyl luggage		1/3 off	1.00	
18" vinyl luggage			1.00	3.00
20" vinyl luggage			2.50	2.50
Max Factor "Cup of Youth"			1.50	4.50
Cleansing Cream	$2.00		.50	
Pendant watches			3.14	5.84
Record albums			1.96	3.92
Record albums			1.48	2.96
Record albums			1.33	2.66
Clock radio			15.94	15.94
8" table saw			29.98	69.97
18- amp welder			10.99	98.96

86.

1. Probably not
2. 22¢
3. Freshener - 12.9%
   Pledge - 20%
4. 4 cans at regular price to get 5 cans at sale price.
5. A. Charcoal lighter - 40.8%
   B. Air freshener - 12.9%

87.

1. A. $ 6.00
   B. $16.00
   C. $16.00
2. 6 ¼%
3. $58 suit

89.

1. $14.98
2. $272.50
3. a. $695.25
   b. $ 40.50
   c. $ 30.03

90.

4. $1.97 5. $44 ; $4. 10%

6.

Installment price	Carrying charge
$592.08	$50.08
257.38	17.38
167.60	7.60
687.12	87.12
289.38	19.38
434.24	34.24
131.04	6.04

UNIT III

Banking

Answers:

Page: 92.

. July 26, 1973

2. John Harrell

3. Marked Tree Bank

4\.

5. Discuss what combinations of bills and coins would have made these amounts.

6. 3

7. $23.20

8. $33.83

95.

Total	$197.93
Am't this check	67.05
Bal. Car'd For'd	$130.88

96.

1. Net Deposit $107.18

2\.

No. 3176

Date May 6, 1973

Pay to the order of Greene Realty Co. $ 97.36

Ninety-seven and 36/100----------------------Dollars

For House Payment (Your own name)

97.

3. Date May 8, 1973 No. 3177

Pay to the order of Bell Telephone Company $ 9.07

Nine and 07/100-------------------------------- Dollars

For phone bill (Your own name)

4. Date May 8, 1973 No. 3178

Pay to the order of Kroger $ 19.58

Nineteen and 58/100---------------------------Dollars

For groceries (Your own name)

Answers:
Page: 98.

5. Date July 23, 1973

Pay to the
order of Nyal Drug Co. $ 40.36

Forty and 36/100-------------------------- Dollars

For Medicine John Doe

CHECK REGISTER

$36.47; $33.07; $48.07; $42.87; $55.37; $54.17

100.

3	X	8	÷	6	=	4
X		-		X		X
3	+	7	-	4	=	6
+		+		÷		-
2	X	3	+	8	=	14
=		=		=		=
11	-	4	+	3	=	10

101.

Balances: $122.97; $92.97; $756.67; $704.94;
$386.41; $352.05; $275.82; $166.06;
______; $104.08; $544.92; $224.22; $173.70

102. Mr. Rich's checkbook balance should be $146.07.

103. Miss Smart's checkbook balance should be $515.58.

104. Mrs. Howard's checkbook balance should be $241.13.

107.

Principal	Annually	Semi-annually	Quarterly
$ 200	$ 224.98	$ 225.24	$ 225.36
$ 5,000	$5,618.00	$5,627.50	5,632.50
$ 400	$ 486.68	$ 487.60	$ 488.08

Last Problem: $110.25 at the end of 2 years
$220.76 at the end of 3 years

Answers:
Page 108.

2	X	8	÷	4	=	4
X		-		X		+
6	X	8	÷	3	=	16
-		+		÷		÷
8	-	7	+	3	=	4
=		=		=		=
4	X	7	-	4	=	24

110.

	INTEREST
1.	$24.00
2.	$60.00
3.	$36.00
4.	$11.25
5.	$40.00
6.	$45.00
7.	$97.50
8.	$ 1.25
9.	$ 7.29
10.	$28.13

114.

Total Resources $5,386,863.47

Total Liabilities and Capital $5,386,863.47

They are equal. They must be equal so the books will balance. In bookkeeping, the resources must be equal to the liabilities.

115.

1. (consecutive blanks)
$228.59; $228.59; $271.41; $271.41; $39,458.73

Date	Amount Interest	On Principal	Unpaid Balance
6th Mo.	$222.29	$	$
7th Mo.	220.69		
8th MO.		280.91	
9th MO.		282.53	
10th Mo.	215.84	284.16	37,230.48
11th Mo.	214.21	285.79	36,944.69
12th Mo.	212.57	36,944.69	- 0 -

2. $2,657.26

3. $37,157.26

UNIT IV

TRANSPORTATION

ANSWERS:

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	Time	10%	18%
1.	10 months	4.64	8.43
2.	35 "	15.70	29.27
3.	45 "	20.33	38.24
4.	24 "	10.75	19.82
5.	18 "	8.10	14.85
6.	12 "	5.50	10.02
7.	28 "	12.53	23.20
8.	15 "	6.80	12.42
9.	1 1/2 years	8.10	14.85
10.	16 months	7.23	13.22
11.	14 "	6.36	11.61
12.	4 years	21.74	41.00
13.	28 months	12.53	23.20

120: Example 2: $800 x .1075 = $86

121: $85.46; $134.58.

The Bolivar purchase costs less, $880.46 - $813.58 = $66.88. Some disadvantages of buying in Bolivar, Tenn. are having to go so far in case of adjustments and complaints and trading with an unknown dealer. You might get better service from a local dealer than an out-of-town one.

Round off to nearest cent:

	Total Interest	Total Cost	Monthly Payments
1.	24.75	$ 474.75	$ 39.56
2.	309.19	1869.19	77.88
3.	112.35	1499.35	83.30
4.	127.66	917.66	25.49
5.	117.51	992.51	33.08
6.	223.03	1118.03	37.27
7.	128.47	923.47	25.65
8.	226.13	976.13	27.11
9.	40.50	540.50	30.03
10.	72.17	558.17	31.01
11.	349.06	2509.06	69.70
12.	306.23	2201.23	61.15
13.	171.23	1446.23	48.21
14.	232.89	1407.89	58.66
15.	128.46	1323.46	55.14

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1. $ 23.85
2. $818.85
3. $618.85
4. $ 66.53
5. $685.38
6. $ 28.56

123.

1. $ 86.00
2. $405.52
3. a) $35.64 b) $27.54 c) $13.20
4. a) $838.80 b) $138.80 c) $138.80 + 700 = .1982, or 20%
5. a) $1333.85 b) 10% because he lives in Arkansas
   c) $139.21 d) $1473.06 e) 24 f) $61.38

124.

As the bank figures it.
Local financing for $400.00 @ 10% will be 36 payments of $12.91 making the amount you pay back $464.76 or $64.76 finance charge. (You probably figured $464.64 for amount paid, but 64.76 x 36 = $464.76, so the bank uses the actual amount paid). Out-of-state financing for $360.00 @ 18% will be 36 payments of $13.01 making the amount you pay back $468.54 or $108.54 finance charges.

You will still save $3.78 by buying locally for $400.00 and financing @ 10% rather than buying out-of-state for $360.00 and financing @ 18%.

127.

1. $ 70.
2. $ 84.
3. $220 + $89 + $20 = $329
4. $191
5. $222
6. $200
7. $100

128.

1 9	2 7	▨	▨	3 6	7	▨	4 1	9	5 9
▨	6 7	7 8	▨	9	▨	▨	2	▨	6
8 3	▨	9 2	10 6	▨	▨	11 1	5	12 8	▨
13 7	14 7	▨	15 2	2	16 8	▨	▨	17 5	18 6
19 1	1	20 5	▨	▨	21 4	22 9	23 2	▨	8
▨	▨	24 9	25 1	▨	▨	26 5	9	▨	▨
27 7	28 8	▨	29 4	5	3 8	▨	▨	31 7	32 6
▨	33 2	34 2	2	▨	35 9	36 2	▨	37 9	1
▨	▨	9	▨	▨	▨	38 1	3	4	▨
▨	39 1	6	6	▨	40 4	5	▨	▨	▨

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Sale Price	$ 939.35
Sales Tax	$ 28.18
Amount financed	$ 967.53
F/C	$ 104.01
Total due	$1071.54

1. Amount of check - $44.65
2. $191 (Combination package)
3. $5.00 per year
4. Sales tax Tennessee $ 46.97
   Amount financed $ 986.32
   F/C $ 195.49
   Total due $1181.81
   Payment $ 49.24

132-133

1. 30 x 15 = 450 miles
2. 20 x 40 = 800 miles
3. $\frac{2000}{20}$ = 100 gallons
4. .364 x 100 = $36.40
5. 30 x 3.14 x 1000 = 94,200 in. or 7850 ft. or 1.484 mi.
6. 25 x 3.14 x 3000 = 235,500 in. or 19625 ft. or 3.717 mi.
7. 4 x 12 = $48.00 lodging
   3 x 5 x 1.50 x 2 = $45.00 meals
   $\frac{1500}{40}$ x .369 = $13.84 cost of gas
   $20.00 entertainment
   $\underline{\$21.37}$ cycle expense
   $148.21 Total

8. $\frac{6}{1} = \frac{6000}{R}$; 6R = 6000 R = 1000 RPM

9. 36 x $40 = $1440
10. 16 2/3%
11. $22.75
12. $44.29
13. 1500(28 x 3.14 - 22 x 3.14)/12 = 2355 ft. or .446 mi.
14. Actually, measurements do not have to be exact on this. Figure 1/20 of 128 oz. = 6.4 oz. oil to a gallon of gas 32 oz. to 5 gallons gas. Gas-$14.94 and oil-$6.40=$21.34.
15. $8.62 interest; $19.44 monthly payment.

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1. $\$2140 \times .1616 = \$345.8240$
$\$2140 + \$345.82 = \$2485.82$
$\frac{\$2485.82}{\$\ 36} = \$69.05$

2. $\$2109 \times .1485 = \$313.1865$
$\$2109 + \$313.19 = \$2422.19$
$\frac{\$2422.19}{18} = \$134.57$

3. $\$2159 \times .1135 = \$245.0465$
$\$2159 + \$245.05 = \$2404.05$
$\frac{\$2404.05}{30} = \$80.14$

4. $\$2306 \times .1364 = \$314.5384$
$\$2306 + \$314.54 = \$2620.54$
$\frac{\$2620.54}{36} = \$72.79$

5. $\$3895 \times .0550 = \$214.2250$
$\$3895 + \$214.23 = \$4109.23$
$\frac{\$4109.23}{12} = \$342.44$

6. $\$225 \times .1485 = \$33.4125$
$\$225 + \$33.41 = \$258.41$
$\frac{\$258.41}{18} = \$14.36$

7. $\$1200 \times .1075 = \$129.0000$
$\$1200 + \$129 = \$1329$
$\frac{\$1329}{24} = \$55.38$

8. $\$950 \times .1075 = \$102.1250$
$\$950 + \$102.13 = \$1052.13$
$\frac{\$1052.13}{24} = \$43.84$

9. $\$1695 \times .0810 = \$137.2950$
$\$1695 + \$137.30 = \$1832.30$
$\frac{\$1832.30}{18} = \$101.79$

10. $\$2475 \times .1075 = \$266.0625$
$\$2475 + \$266.06 = \$2741.06$
$\frac{\$2741.06}{24} = \$114.21$

11. $\$1495 \times .1343 = \$200.7785$
$\$1495 + \$200.78 = \$1695.78$
$\frac{\$1695.78}{30} = \$56.53$

12. $\$2795 \times .1343 = \$375.3685$
$\$2795 + \$375.37 = \$3170.37$
$\frac{\$3170.37}{30} = \$105.68$

13. $\$5975 \times .1135 = \$678.1625$
$\$5975 + \$678.16 = \$6653.16$
$\frac{\$6653.16}{30} = \$221\ 77$

14. $\$895 \times .0550 = \$49.2250$
$\$895 + \$49.23 = \$944.23$
$\frac{\$944.23}{12} = \$78.69$

139-140

Note: Any female is in 1A or X.

1. 2A 2. 1A 3. 2C 4. X 5. X

6.

a	2A	$ 65	$43	$14	$6	$56	$128
b	1A	34	22	12	6	56	76
c	X	540	—	86	6	—	842
d	1A	34	22	12	6	56	76
e	1A	34	22	21	6	56	76
f	X	540	—	86	6	—	842
g	X	540	—	86	6	—	842

7. $206 8. $1,474 9. $1,268 10. $1,268
11. $1,474 12. $206 13. Female drivers 14. $188

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1. Owed $700.
   each payment $61.5

2. Insurance $412.00
   F/C $245.85
   Amount owed $2532.85
   Monthly payment $105.54

3. Insurance $455.
   Amount financed $2100.
   F/C $282.03
   Monthly payment $79.40

4. Answer will vary according to classification of driver.

1A (female only)	$206
2A	$312
2C	$455
X	$1474

5. $2100 x .0466 = $97.86

50 PUZZLE

12	30	9	17	31	16
7	3	6	21	23	32
2	9	11	8	14	7
13	20	25	28	17	9
26	16	4	18	10	30
1	5	27	9	29	33

145:

Correct total is $36.40. Her bill is $0.60 too much.
Attendant made 60¢ error in adding ticket #372012.

146:

Sub total $56.06; Tax $1.68; Total $57.7.

147:

Sub total $36.15; Tax $1.09; Total $37.24
Sub total $16.06; Tax $0.48; Total $16.54
Sub total $124.57; Tax $3.74; Total $128.31

Continued,

Continued,

Sub total $ 6.95; Tax $0.21; Total $7.16
Total of all bills $189.25

Page: 150:

Lee Wilson & Co.
$3.27
6.32
.19 tax on 6.32
$9.78 total

White Lion Service Station
$1.50
.75
6.93
2.50
.15 tax on 4.75
$11.83 total

151:

$3.25
.55
1.50
.06 tax on 2.05
$5.36 total

$6.58
5.87
2.00
.26 tax on 8.58
$14.71 total

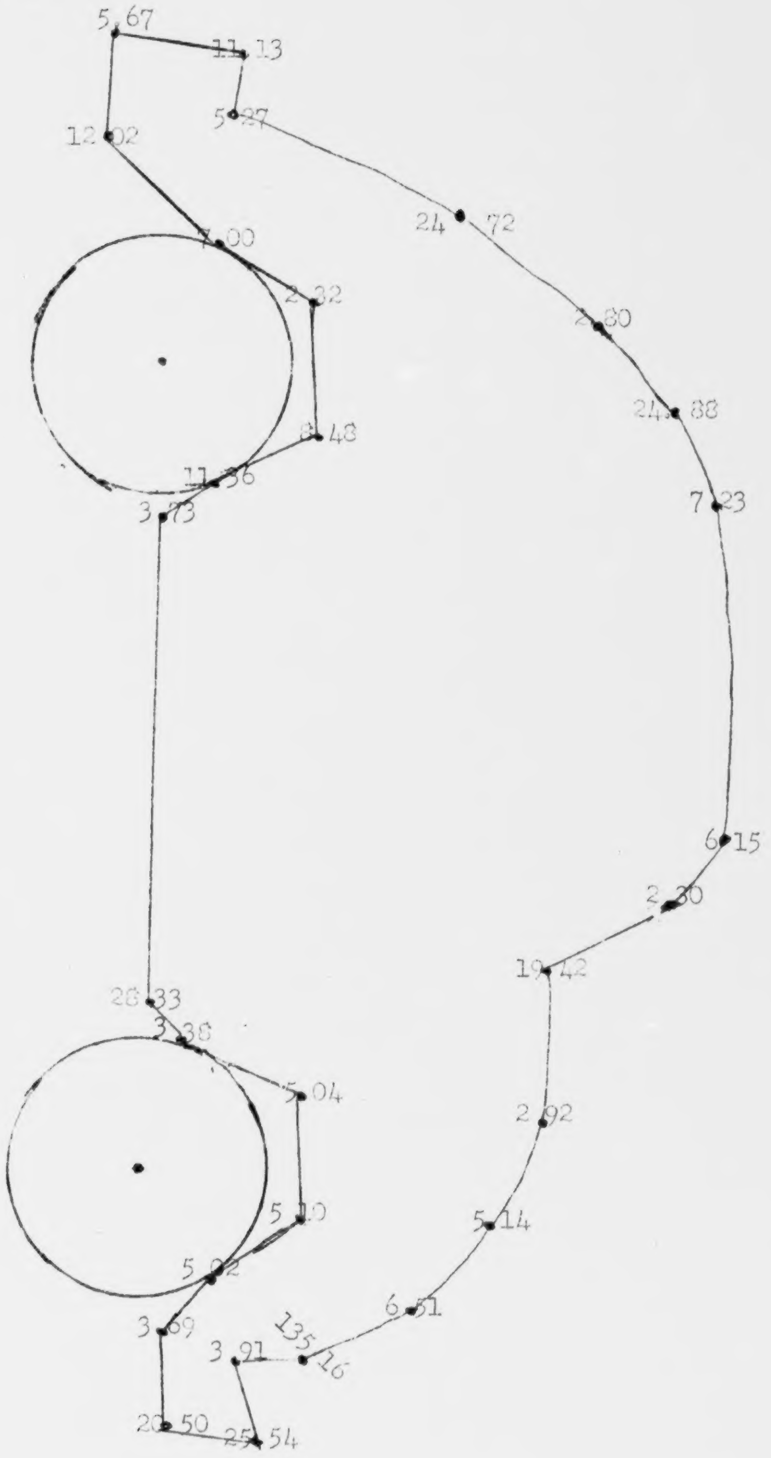
152:

$3.29
5.52
.27 tax
$9.08

153:

1.	$24.72	11.	$ 28.33	21.	$ 6.51
2.	5.27	12.	$ 3.38	22.	5.14
3.	11.13	13.	5.04	23.	2.92
4.	5.67	14.	5.10	24.	19.42
5.	12.02	15.	5.02	25.	2.30
6.	7.00	16.	3.69	26.	6.15
7.	2.32	17.	20.50	27.	7.23
8.	3.48	18.	25.54	28.	24.80
9.	11.36	19.	135.16	29.	2.80
10.	3.73				

Page: 155


5 67
11 13
5 27
12 02
24 72
7 00
2 32
2 80
24 88
8 48
11 36
3 73
7 23
6 15
2 30
19 42
28 33
3 38
5 04
2 92
5 10
5 14
5 02
6 51
3 69
135 16
3 91
28 50
25 54

T-26

Page: 156

1. $74.71 + $2.24 tax = $76.95; 2. $38 + $1.14 tax = $39.14.
3. 80,000 miles with Semi. Radial is 2 sets for $86 which is cheapest. Six needed sets of Brand X are $150. Four sets of Brand Y are $123.20.

157-158:

1. $570
2. $20
3. $4265.60
4. $2140
5. Payments for year are $780; Total $2219.75; average monthly cost $184.98; cost per mile, 22¢.
6. $2220
7. $390
8. $\frac{6000}{12} \times .35 = \$175$
9. $85.37
10. $455
11. Estimates will vary. Best answer is 12 months at 18% which gives 49.97 per month.
12. 27
13. 714.3 gal. $60.72 tax

159-160:

On page 159, $1.27 was rewritten as $2.71. Total before tax $11.52, tax .35, total $11.87.
On page 160, the gas total should be $6.56. Sales tax is not figured on gas. Tax on $71.89 is $2.16; total is $80.61. Bottom ticket - gas total is $3.79, sales tax 96¢, total is $36.50.

161:

$4793.90

163:

1. a) 1 1/4 hours b) 25¢
2. 5% of $5.30 = 27¢, answer $5.03
3. 2 hours, 55 minutes
4. $34.40
5. $3.45; $3.11
6. $14.50
7. a) 9¢ b) 4 x 165 x .10 = $66. c) $\frac{330}{15} \times .399 = \$8.78$
   d) .0266 or about 3¢ per mile e) 2 x $8.78 = $17.56

164:

1. $28.50 2. $16.70 3. $28.50 4. $22.85

Page: 165

1. $42   2. $63.36   3. $12.24   4. $393.98   5. $72.20

167.

1. $68   2. $231   3. $80.50   4. $82   5. $331.66
6. $50.65   7. Budget is $42 cheaper.
8. It is $263.89 cheaper by plane for one person. Three people would save $18.11 by car. For each extra person add $141.
9. $54.80 cheaper by plane.

169.

1.

LR. - Dallas	3 hrs. 24 minutes	
LR. - Denver	2 hrs. 35 minutes	
LR. - Fort Smith	33 minutes	
LR. - Memphis	32 minutes	#118
	32 minutes	#171
LR. - Nashville	1 hr. 34 minutes	
LR. - N.Y.	3 hrs. 45 minutes	#118
	8 hrs. 8 minutes	#118/112
LR. - Okla. City	55 minutes	#174
	2 hrs. 22 minutes	#119
LR. - Tulsa	1 hr. 24 minutes	
LR. - Washington	6 hrs. 47 minutes	

2. Direct flight makes stops enroute to destinations while non-stop flight doesn't.

3. #119 LR. - Tulsa - Okla City - Dallas
#118 LR. - Memphis - Nashville - New York or
#118/112 LR. - Memphis - Nashville - Washington - New York
Approximately 58 minutes (Less time on ground at Tulsa).

4. Coach Fare

Dallas	$40.80
Denver	$65.60
Ft. Smith	$20.00
Memphis	$20.00
New York	$84.80
Okla.City	$32.00
Tulsa	$27.20
Washington	$71.20

5.

Destination	First Class		Coach	
	Basic Fare	U.S. Tax	Basic Fare	U. S. Tax
Dallas	$47.22	$3.78	$37.78	$3.02
Denver	75.93	6.07	60.74	4.86
Ft. Smith	23.15	1.85	18.52	1.48
Memphis	23.15	1.85	18.52	1.48
New York	98.15	7.85	78.52	6.28
Oklahoma City	37.04	2.96	29.63	2.37
Tulsa	31.48	2.52	25.19	2.01
Washington	82.41	6.59	65.93	5.27

UNIT V

INSURANCE

Page: 180.

(1) Little Rock is a larger city with more cars than Jonesboro. These cars produce a higher number of wrecks and resultant claims, hence premiums are higher as a direct result of these claims.

(2) The number and frequency of wrecks are what premiums are figured upon.

(3) None. Age of car doesn't influence the rates.

(4) Collision and comprehensive. The newer the car, the more expensive the replacement parts needed to repair wreck damage.

(5) 10/20/5 means $10,000 for bodily injury to one person in a wreck, $20,000 for bodily injury to two or more in same wreck, and $5,000 property damage. These limits are all maximum limits per wreck.

(6) They are high performance cars, i.e., they are capable of developing high rates of speed which contribute to wrecks and replacement and repair costs are higher than on standard cars.

(7) Liability (Bodily Injury, and Property damage.)

(8) Answers will vary. Most boys will be 2C.

(9) Salesmen and/or company executives.

(10) 20% by many companies. Answers will vary according to company.

(11) Yes

(12) Answers will vary, but father's insurance will be less.

(13)

Little Rock 2C driver 50/100	$203
Wynne 2C driver 50/100	$165
Fort Smith 2C driver 50/100	$126
Jonesboro 2C driver 50/100	$165

(14)

2AF driver 50/100 B.I.	$61
2AF driver 25 P.D.	30
2AF driver 5M M.P.	17
Total	$108

Page: 180.

(15) Owner pays first $50 of claim, insurance company all over $50.

(16) The "fifty dollar deductible" clause that automobile insurance companies retain becomes more reasonable when considered in light of the number of "minor" accidents that cost under $50 for repairs. With the 50 dollar deductible, the insured probably is more inclined to avoid "fender'benders."

(17) Yes. See number 16.

Page:181. (18) 1969 Chevelle Malibu, W-type engine, code is i4 from chart on page 7-8. If driver under column group 4 column 4 (1969 or older car) premium is 33 in $100 deductible chart bottom page 7-9. Since code i4 or intermediate class multiplies the developed premium by 1.10, then the total premium due on 1969 Chevelle Malibu = 33 x 1.10 = $36.30.

(19) '70 Corvette, L-type engine. (h7), Terr. (05,06,07) 1A driver

100/300 B.I.	$51.00
100 P.D.	25.00
5M medical	16.00
$100 ded. coll. (78 x 1.2 = 93.60)	93.60
$50 comprehensive (45 x 1.2 = 54)	54.00
Total	$239.60

'72 Ford LTD (code 5) Terr. (02) 1AF driver

15/30 B.I.	$ 19	(2-car discount applies)
25 P.D.	12	(2-car discount applies)
2M Medical	10	(Table A - highest risk car)
$50 ded. coll.	60	(1AF and 1F same for coll.)
Full Comp.	71	
	$172	for '72 Ford LTD

'67 Chevy Bel-Air (code 4) Terr. (02) 1AF driver

15/30 B.I.	$ 19	(2-car discount applies)
25 P.D.	12	(2-car discount applies)
2M Medical	8	(Table B - 2nd car-lower risk)
$100 ded. coll.	33	
$50 ded. comp.	15	
Total	$ 87.	for '67 Chevy Bel-Air'
Both cars total	$259.	

Continued

Page: 181. (19) cont.)

'71 T-Bird (code 6) Terr. (01) 3-driver

50/1000 B.I.	$ 99.	
50 P.D.	46.	
5M Medical	20.	
$50 ded. coll.	106.	
$50 ded. comp.	35.	
Total	$306.	for '71 T-Bird

'69 Camero (Code 14) Terr. (05,06,07) 2A - 10% driver
U-type engine

10/20 B.I.	$ 59.00
10 P.D.	39.00
1M Medical	13.00
$50 ded. coll.	
(87 x 1.10 = 95.70)	95.70
$50 ded. comp.	16.50
(15 x 1.10 = 16.50)	
Total	$223.20

(20)

3½	4	4½	5	5½	6
2¾	3¼	3¾	4¼	4¾	5¼
2	2½	3	3½	4	4½
1¼	1¾	2¼	2¾	3¼	3¾
½	1	1½	2	2½	3

+ ¾ ↑

→ + ½

184. (1) Fire insurance protects your home and its contents which are your life's biggest investments. No other insured assets you have cost as much and would therefore be more costly to replace.

(2) Windstorm, hail, explosion, riot, aircraft, vehicles, and earthquake coverage.

(3) No organized fire department nearby to help protect against fire hazards.

(4) Brick isn't as flammable as frame construction. Brick protects much better against outside fires and contains inside fires better.

(5) Yes, a fire is a fire regardless of cause.

(6) Not unless you have EC.

Page: 233.

1. $55.00
2. 25 x 38 = 950 sq. ft.
   950 - 121 = 829 sq. ft.
   829 ÷ 9 = 92
   92 x $6.50 = $598
3. $653

234.

1. 1280 sq. ft.
2. $\frac{1280}{100} = 12.8$
   13 x $8.50 = $110.50
3. $ 7.80
4. $ 30.45
5. $148.75

235.

1. 34
2. 2
3. 7
4. 11
5. 4
6. 58
7. $435

236.

1. 8640 cu. in.
2. 69,120 cu. in.
3. 25,056 cu. in.
4. 2.7 cu. ft.

237.

5. 9.53 cu. ft.
6. 243 cu. ft.
7. 2367.9 cu. ft.
8. 1.35 cu. yds.
9. 3.1 cu. yds.
10. 9 cu. yds.
11. 5 cu. ft.
12. .18 cu. yds.
13. 1215 cu. ft.
14. 3.7 cu. yds.
15. 10 cu. yds.
16. 8 cu. ft.
17. .29 cu. yds.
18. 15,120 cu. in.; 8.7 cu. ft.; .322 cu. yds
19. $57.35
20. 360 sq. ft.

238.

A.	$ 195.00
B.	220.00
C.	240.00
D.	16.50
E.	490.00
F.	189.27
	$1350.77 Total cost

UNIT VIII

HOME CONSTRUCTION

Answers:

Page 240.

Hinges	$ 10.50
Catches	6.25
Slides	9.00
Sheetrock	19.20
Nails	2.10
Roofing	36.75
Edging	19.80
Shingles	87.60
Felt	8.30
Paint	20.34
Thinner	1.25
Caulking	4.00
	$225.09
tax	6.75
Total	$231.84

241.

(1) a. 98 sq. ft.; b. 40 sq. in.; c. 40 sq. ft.; d. 30 sq. ft.
(2) a. 960 cu. ft., b. 448 cu. in.; c. 3456 cu. in.

Linear Measure:
(1) 24 in.
(2) 7 ft.
(3) 15 yds.
(4) 100 meters
(5) 3.1 miles
(6) 195 ft.
(7) 432 in.
(8) 126720 in.
(9) 23.4 miles

243.

4220 x 2/3 = 2813.2 Bd. ft. 2140 x 5/6 = 1783 Bd. ft.
1260 x 12/12 = 1260 Bd. ft.

244.

Note: To figure board feet when more than one piece is involved:

$$\frac{\text{No. of pieces} \times W'' \times H'' \times L'}{12} = \text{Board Feet}$$

(1) 120 Bd. ft.
(2) 420 Bd. ft.
(3) 133.3 Bd. ft.
(4) 933.3 " "
(5) 750 " "
(6) 3600 Bd. ft.
(7) 2000 Bd. ft.
(8) 192 " "
(9) 105 " "
(10) 133.3 Bd. ft.

[illegible] 2 1/2'
(12) 7'

[illegible]
(15) 24'
(16) 40 3/4'
(17) 54"

(18) 5 1/2'
(19) 16 ft. 9 in.
(20) 8 ft. 18 in.

248.

Note: The footing could have all been made into rectangles, but it may be harder to see through that way.

(1) $153.55
(2) 30' x 2' x 1' = 60 cu. ft. 60/27 = 2.2
2.2 x 18.50 = $40.70
(3) $194.25

249.

Note: The foundation is a wall that the house is set upon. They are usually built of concrete, concrete blocks, and sometimes brick.

(1) 128 sq. in.
(2) a) 9216 sq. in.
b) 27648 sq. in.
c) 6912 sq. in.
d) 13824 sq. in.
e) 41472 sq. in.
f) 324
g) $97.20

250.

Note: The plates are put down so we will have something to nail the joists and headers to. The headers are also nailed to the joists. 112 linear feet, 112 board feet.

251.

(c) $\underline{18} + 1 = 19$
(d) $\underline{30} + 1 = 31$
(e) $\underline{33} + 1 = 34$

(3) (a) 32 + 32 = 64
(b) $\frac{64 \times 2 \times 10}{12} = 106.6$

SubFloor
(a) 24 x 32 = 768
(b) 4 x 8 = 32
(c) 24

Answers:
Page 252.

(1) Go back to the floor plan and use a ruler to find the length of all walls. Do not take out for the door or windows. When you convert all your measure into feet and add them, you should get 192.

(2) $\frac{192 \times 2 \times 4}{12} = 128$

253.

(1) 192
(2) 48
(3) 144
(4) 4
(5) 16
(6) 160
(7) $\frac{160 \times 2 \times 4 \times 8}{12} = 853$ Bd. ft.
(the studs are 8 ft. long)

Plates:
(1) Since the sole plate has 192 linear feet in it, we need twice this for the top plates. Therefore, 192 x 2 = 384.

(2) $\frac{384 \times 2 \times 4}{12} = 256$ board feet

253.

Note: The headers are simply put between the studs, near the top of a window or door opening. They are nailed here to add strength to this long span.

(1) 8 x 32" = 256"
1 x 60" = 60"
5 x 40" = 200"
1 x 70" = 70"
586"

$\frac{586''}{12} = 48.8 = 49$ feet

(2) $\frac{49 \times 2 \times 6}{12} = 49$ B. F.

254.

Truss - We need the same number of these as there are joists spaces. This is 25.

Decking - (1) 32 x 13 3/4 = 440 x 2 = 880 (The 2 is for both sides of the roof.)

(2) 32

(3) $32 \overline{)880} = 27.5 = 28$

(4) 880 ÷ 100 = 8.80 = 9

(continued)

Page: 254

Exterior Walls - Are 8 ft. tall for our purpose. The house has four walls.

(1) 32 x 8 = 256 sq. ft.
32 x 8 = 256 sq. ft.
24 x 8 = 192 sq. ft.
24 x 8 = 192 sq. ft.
896 sq. ft. of exterior surface to put blackboard on.

(2) 896 ÷ 32 = 28 sheets of blackboard needed.

Note: The final layer of exterior siding will go over the blackboard.

(1) We will need 896 sq. ft. exterior siding.

255.

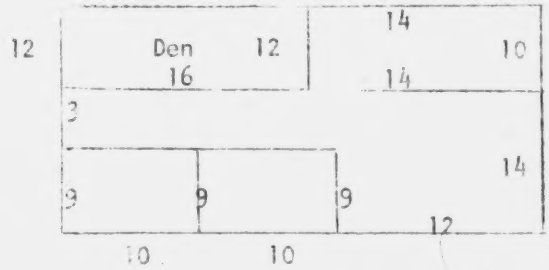
Note: Since our Facia Boards and Soffit run along the long sides of the house, we will use 64 linear feet of each.

(1) a. 64 b. $\frac{64 \times 1 \times 6}{12}$ - 32 board feet

(2) a. 64 b. $\frac{64 \times 1 \times 10}{12} = 53.3 = 53$ bd. ft.

Sheetrock:

(1) Since the ceiling is the same size as the floor,
(a) 32' x 24' = 768 sq. ft. $\frac{768}{32} = 24$ pieces needed.



Use these figures for finding total amount of sheetrock for walls. You should get 1712 sq. ft. This is a rounded off number.

Now $\frac{1712}{32} = 53.5 = 54$ pieces needed

Note: The lengths shown are approximate, they may vary.

(3) Panel the den (16 x 8) + (16 x 8) + (12 x 8) + (12 x 8) = 448 sq. ft.

$\frac{448}{32} = 14$ pieces

Paint: 1712 wall area in sq. ft.
+ 768 ceiling in sq. ft.
2480 total surface area inside sq. ft.

$\frac{2480}{300} = 8.3$ for 1 coat; 8.3 x 2 = 16.6 = 17 for 2 coats

Answers
Page 255. (cont.)

(2) Exterior wall area is 112 x 8 = 896 square feet

Facia Board = .5' x 64' = 32 sq. ft.

Soffit = $\frac{10}{12}$ = 64 = 53 sq. ft.

896
32
+53
981 sq. ft. exterior to be painted

350) 981 = 2.8 gallons for 1 coat 2.8 x 2 = 5.6 = 6 gallons for 2 coats

256-257.

Carpet: 85.3 or 86 sq. yds.

	Number of Pieces	Board Feet	Cost
Footing		10.4 cu. yds.	$ 192.40
Foundation	324		97.20
Foundation plates		112	16.24
Floor Joists and Headers	50 64 linear ft.	1106.6	160.46
Sub-floor	32		152.00
Sole plate		128	18.56
Studs	160	853	150.40
Plates		256	37.12
Headers		49	7.11
Trusses	25		375.00
Decking	28		133.00
Roofing	9 Sq.		102.15
Blackboard	28		54.60
Siding		896	179.20
Facia		32	4.80

Continued

Page: 256-257 (cont)

	Number of pieces	Board Feet	Cost
Soffit		53	7.95
Sheetrock	24		186.60
Paneling	14		63.00
Paint	23 gal.		131.10
Carpet	8	85 1/3 sq. yd.	554.45
Lintels (w)	1		405.00
Lintels (d)			200.00
	Total		$3,228.34

		Cost of Material	Labor
260.			
	I.	$173.00	$
	II.	157.85	131.00
	III	62.06	41.00
	IV.	404.70	338.00
	V.	278.40	144.90
261.			
	VI.	484.51	583.90
	VII.	368.73	245.60
	VIII.	144.84	46.50
	IX.	371.59	192.80
262.			
	IX.	99.15	89.50
	X.	657.07	471.40
	XI.	167.95	72.00
	XII.	177.15	29.20
	XIII.	224.00	252.00
	XIV.		107.50
	XV.	559.90	265.00
	XVI.	434.25	160.00
	XVII.	139.50	150.00
	XVIII.	226.85	20.00
		$5,131.50	$3,340.30

Total $8,471.80

265-266

UNIT IX

FARMING

Page: 265.

(Income Statement)

Two tractors	$20,000	Fuel and Oil	$ 6,000
One disk	1,200	Fertilizer	1,500
One planter	2,000	Labor	6,000
Two cultivators	2,400	Repairs	8,000
Spray equipment	1,500	Taxes	1;800
Truck	3,000	Seed (C)	500
Combine	16,000	Seed (S)	2,000
Picker	24,000	Equipment payment	14,860
Trailers	4,200	Interest on Equip.	4,458
		Int. on crop money	2,400
Total	$74,300	Total	$47,518

Cotton bales	$15,000
Government payment	6,400
Total on cotton	$21,400
Beans	45,000
Total Income	$66,400
Total Expenses	47,518
Net Income	$18,882

266.

(Breakdown on Expenses)

	(Cotton)		(Beans)	
Tractors	1/6 of $20,000 =	$3,333.00	5/6 of $20,000 =	$16,667.00
Disk	1/6 of 1,200 =	200.00	5/6 of 1,200 =	$ 1,000.00
Planter	1/6 of 2,000 =	333.00	5/6 of 2,000 =	$ 1,667.00
Cultivators	1/6 of 2,400 =	400.00	5/6 of 2,400 =	2,000.00
Spray eq.	1/6 of 1,500 =	250.00	5/6 of 1,500 =	1,250.00
Truck	1/6 of 3,000 =	500.00	5/6 of 3,000 =	2,500.00
Combine				16,000.00
Picker		24,000.00		
Trailers		4,200.00		
Total		$33,216.00		$41,084.00
Expense for year		6,643.00		8,217.00
Fuel and oil	1/6 of 6,000 =	$ 1,000.00	5/6 of 6,000 =	$ 5,000.00
Fertilizer		1,500.00		
Labor		1,000.00		5,000.00
Repairs & Maintenance	1/6 of 8,000 =	1,333.00	5/6 of 8,000 =	6,667.00
Taxes	1/6 of 1,800 =	300.00	5/6 of 1,800 =	1,500.00
Cotton Seed		500.00		
Soybean seed				2,000.00
Equipment pay.		6,643.00		8,217.00
Int. on Equip.	6% of 33,216.00 =	1,993.00	6% of 41,084.00 =	2,465.00
Interest on crop money	6% of 1/6 of 40,000 =	$ 400.00	6% of 5/6 of 40,000 =	2,000.00
Total Expenses		$14,670.00		$32,849.00

Page: 266. (Cont.)

(1) \$21,400 - 14,670 = \$6,730 net cotton income

(2) \$6,730 ÷ 100 = \$67.30 profit per bale before government payment.

(3) \$150 - 67.30 + 64.00 = \$146.70 profit per bale

(4) \$45.000 - 32,848 = \$12,152 net income on beans

(5) \$32,848 ÷ 15,000 = \$2.19

(6) \$3.00 - \$2.19 = \$.81

(7) 28.44%

267.

(1) \$14,670 ÷ 100 = \$146.70

(2) \$32,840 ÷ 500 = \$ 65.70

(3) \$214 - 146.70 = \$ 67.30

(4) \$90 - 65.70 = \$ 24.30

(5) \$500/100 = \$5

(6) \$2000/500 = \$4

(7) \$10 x 100 = \$1,000

(8) \$10 x 500 = \$5,000

(9) 125 ÷ 75/60 = 100 acres

(10) \$4 ÷ 75/60 = \$3.20

$1\frac{1}{3}$	$2\frac{5}{6}$	$4\frac{1}{3}$	$5\frac{5}{6}$	$7\frac{1}{3}$
1	$2\frac{1}{2}$	4	$5\frac{1}{2}$	7
$\frac{2}{3}$	$2\frac{1}{6}$	$3\frac{2}{3}$	$5\frac{1}{6}$	$6\frac{2}{3}$
$\frac{1}{3}$	$1\frac{5}{6}$	$3\frac{1}{3}$	$4\frac{5}{6}$	$6\frac{1}{3}$
0	$1\frac{1}{2}$	3	$4\frac{1}{2}$	6

$+\frac{1}{3}$ ↑

→ $+\frac{3}{2}$

Page: 268.

(1) 46.58 acres
(2) 59.34 acres
(3) 144.8 acres

(4) Area of square is 15,135,000 sq. ft.
Area of triangle is 5,045,000 sq. ft.
463.27 acres

269.

(5) 3.14 × 23.5 × 23.5 × 72 ÷ 231 = 540 to the nearest gallon

(6) 3.14 × 18 × 18 × 22 = 22381.92
22381.92 ÷ 1 1/4 = 17905.5 bushels

(7) 3 minutes

(8) Mr. Jacobs made $29,000
Mr. Brownlee $36,500 - 200 = $34,300
Mr. Brownlee made $5,300 more

(9) $42.50 to $52.50

(10) $150 × 30 days = $4,500 for April
$150 × 183 days = $27,450 through Sept.

(11)

1500 lb. @ 50¢ each =	$750
1500 lb. @ $1 each =	1500
Gross income/week	$2250

$2250 × 40 weeks = $90,000 Total income

(12)

	30 gal.
×	4 lb/gal.
	120 lb/feeder
×	2 times filled daily
	240 lb/day/feeder

2000 ÷ 240 = 8.3
so 9 feeders would be needed

270.

(1)

908 bu. @ $1.25	$1,135.00
combining	- 125.00
	$1,010.00
Rent	- 378.33
	631.67
2/3 of 65 bu. sold to landlord	54.17
	$ 685.84
Each receives 1/2 or	342.92

(2)

5 tons @ 86.00 =	$430.00
tax =	+ 2.90
	$442.90
Less 20% paid by Jim Stack	128.44
71% " " = " "	$314.46
John Doe pays -	$157.23
Jim Doe pays	$157.23

Page: 270. (cont.)

(3) (2) a. $405

b. He used 1 gallon/acre, so cost/acre is $4.50
Jim Smith pays 29% of (10 x 4.50) = $13.05
George Doe pays 29% of (15 x 4.50) = 19.57
Doyle Reddick 29% of (20 x 4.50) = 26.10
Vern Shetley 20% of (32 x 4 50) = 41.76
Sam Jones pays 4.50/acre for 13 acres = 58.50
plus 71% of ($405 - 58.50) 246.02
$304.52

271.

(1) $10.40; $10 (2) $2,860 (3) $17.60
(5) $115.38 per week, $23.08 per day, $2.31 per hr.
(6) $1,573.50 per mo., $363.12 per week, $72.62 per day. $7.26 per hour.

272.

Cotton rent	$207.17	
Less credit	50.47	$156.70
Credit note		200.00
Cr. landlord		50.47
Picking repay		250.00
Check		57.21
Total		$714.38

(1)	$133.85
(2)	146.52
(3)	143.35
(4)	159.72
(5)	144.94
Total	728.38

Rule @1.80	$9.00
Less Lt. Wt.	719.38
CPI @ $1.00	5.00
Total	714.38

273.

(1)	Cash price	$18,900.00
(2)	Total Downpayment	6,300.00
(3)	Unpaid balance	12,600.00
(4)	Total other charges	568.00
(5)	Unpaid balance	13,168.00
(8)	Total of payment	16,112.00
(9)	Deferred	22,414.88

Amount	
(1)	4,028.22
(2)	4,028.22
(3)	4,028.22
(4)	4,028.22

274, 275.

(1) He gained $1,040
(2) a. $74,456; b. $37,228
(3) $23,800
(4) $338.40
(5) $33,216
(6) a. $23.60
b. $18,880
(7) 5 1/3%
(8) $682.62
(9) a. $4,210
b. $26.5

(10) Hogs are worth $.2150 per pound. Cost of corn to make the hogs gain 11 lbs. is $.1973 per pound of hog. Profit is $.0177 per pound or about 19¢ on the 11 lbs.

(11)

Total crop expense	$37,054
Total cotton income	64,500
Total on beans	18,000
Total income	82,500
Total expenses	57,054
Net	45,446

APPENDIX A

FUNDAMENTAL OPERATIONS

Page: 1.

	Nearest 10	Nearest 100	Nearest 1000
1.	6,530	6,500	7,000
2.	4,500	4,500	4,000
3.	25,050	25,100	25,000
4.	123,470	123,500	123,000
5.	9,760	9,800	10,000
6.	450	500	0
7.	800	800	1,000
8.	75,320	75,300	75,000
9.	257,860	257,900	258,000

10. (1) Six thousand, five hundred thirty-two.
(2) Four thousand, four hundred ninety-nine.
(3) Twenty-five thousand, fifty-four.
(4) One hundred twenty-three thousand, four hundred seventy-two.
(5) Nine thousand, seven hundred fifty-eight.
(6) Four hundred fifty-three.
(7) Eight hundred.
(8) Seventy-five thousand, three hundred twenty-one.
(9) Two hundred fifty-seven thousand, eight hundred fifty-nine.

2.

(1) 37
(2) 486
(3) 2,832
(4) 650
(5) 5,863
(6) 232,001
(7) 116,179
(8) 8,196,392
(9) 69,293
(10) 88,852
(11) 693
(12) 576
(13) 483
(14) 479
(15) 293
(16) 31,138
(17) 50,537
(18) 38,528
(19) 38,878
(20) 41,128
(21) 31,089
(22) 25,036
(23) 15,708
(24) 40,336
(25) 27,977
(26) 9,657
(27) 43,517

3.

(1) 864
(2) 2,842
(3) 3,441
(4) 7,083,960
(5) 322,642
(6) 149,894
(7) 81,906,930
(8) 760,000
(9) 22,970,403
(10) 64,390
(11) 8,496
(12) 4,769,050
(13) 150,336
(14) 2,183
(15) 18,183
(16) $5,334

4.

(1) 123
(2) 151
(3) 187
(4) 5
(5) 8
(6) 4,900
(7) 78
(8) 175
(9) 868
(10) 507
(11) 3002
(12) 352 3/7
(13) 97
(14) 59
(15) 8,714
(16) 29 1/144
(17) 66 2/3 bu.
(18) 11 oz.
(19) 1 ½ books
(20) 52 m.p.h.
(21) 3 diamonds

Page: 5. Divide by 2: 32, 16, 158, 270, 112.
Divide by 3: 15, 36, 78

6.

(3) 2, 3, 5, 7, 11, 13, 17, 19, 23, 29, 31, 37, 41, 43, 47, 53, 59, 61, 67, 71, 73, 79, 83, 89, 97.

7.

(1)	1/3	(6)	3/7	(11)	25/28
(2)	2/3	(7)	7/8	(12)	1/8
(3)	1/3	(8)	4/5	(13)	271/318
(4)	3/5	(9)	9/11	(14)	41/107
(5)	5/8	(10)	7/9	(15)	77/130

8.

(1)	15	(6)	54	(11)	18
(2)	40	(7)	64	(12)	32
(3)	9	(8)	81	(13)	5.
(4)	10	(9)	16	(14)	45
(5)	35	(10)	28	(15)	30

9.

(1)	13/4	(4)	51/8	(7)	47/4	(10)	31/3
(2)	23/4	(5)	64/7	(8)	53/8		
(3)	19/3	(6)	44/5	(9)	133/11		

(11)	2 2/5	(14)	1 7/10	(17)	3 4/5	(20)	4 3/5
(12)	2 6/7	(15)	4	(18)	4 3/11		
(13)	2 1/6	(16)	9 2/3	(19)	4 1/8		

10.

Last two examples: 1 1/2; 3 23/24

(1)	1	(4)	7 1/2
(2)	1 4/7	(5)	12 1/7
(3)	1/2	(6)	23/24

11.

(7)	1 11/24	(10)	6 7/12	(13)	21 5/6	(16)	62 5/8 in.
(8)	2	(11)	8 1/2	(14)	25 15/16	(17)	46 5/12 mi.
(9)	5 7/10	(12)	26 2/3	(15)	12 62/63		

12.

(1)	1/5	(4)	7 1/8
(2)	1/14	(5)	5 3/4
(3)	2 1/2	(6)	1/4

13.

(7)	3/20	(13)	2 17/24	(19)	3 1/4	(25)	41 1/4 Mi.
(8)	2 19/56	(14)	3 2/15	(20)	2 19/24	(26)	21 5/8 lb.
(9)	5 51/63	(15)	3 17/24	(21)	3 7/16	(27)	7/12 ft.
(10)	3/4	(16)	2 2/3	(22)	9/20	(28)	1 1/3 sec.
(11)	3 13/24	(17)	5/6	(23)	10 1/24	(29)	5 min., or 1/12 hr.
(12)	5 1/6	(18)	2/3	(24)	2 41/48		

Page: 14.
(1) 12/25
(2) 10/21
(3) 2/15
(4) 14
(5) 15/56
(6) 385/576
(7) 2 1/3
(8) 1 7/8
(9) 7/10
(10) 1/8
(11) 7
(12) 8 1/3
(13) 32 1/12
(14) 4 1/2

15.
(1) 1/2
(2) 2
(3) 9 3/5
(4) 1/18
(5) 1/5
(6) 18
(7) 2/5
(8) 18 2/3
(9) 1 25/99
(10) 152/235

16.
(1) 1 2/3
(2) 56/99
(3) 4
(4) 1/12
(5) 3/4 cup
(6) 1/3 hr. or 20 min.
(7) 5/6 hr. or 50 min.
(8) 6 doz.

17.

Tenths	Hundredths	Thousandths
3.8	3.79	3.789
85.2	85.18	85.175
.9	.94	.944
9.0	9.05	9.047
9.0	8.98	8.979

18.
(1) 0.9
(2) 0.04
(3) 0.083
(4) 0.306
(5) 3.510
(6) 0.00003
(7) 0.0018
(8) 0.06822
(9) 0.072149
(10) 0.005013
(11) 0.3500
(12) 300.000065
(13) 19.107
(14) 0.900
(15) 0.00009
(16) 600.006
(17) 0.0300
(18) 300.010
(19) 0.310
(20) 500.05
(21) 19.110
(22) 0.0075
(23) 0.00045
(24) 9.7
(25) 0.15786

19.
(1) 22.103
(2) 57.345
(3) $12.15
(4) 275.486
(5) $57.54
(6) 5492.7251
(7) 236.249
(8) 1603.6506
(9) 171.871
(10) 91.6495

20.
(1) $24.53
(2) $4.36
(3) $42.25
(4) 192.767
(5) 253.1
(6) 32.46
(7) 8.15
(8) .387
(9) .18
(10) .0095
(11) .78
(12) .462
(13) 157.3 miles
(14) $0.78
(15) 9.5 hrs.
(16) $5.76

21.
(1) .125
(2) 1.6920
(3) 2.05
(4) 157
(5) 156
(6) .0006
(7) $14.23
(8) 628.34
(9) 5713.4
(10) 22.161
(11) 460
(12) 35
(13) 6.3
(14) 658.56
(15) 4788.2
(16) 34.138
(17) 8.6756
(18) 31.9137
(19) 21.46
(20) 1029.21
(21) 32.067
(22) .2142
(23) .02219
(24) 47484.8
(25) .1863
(26) 5.146
(27) 28.561224
(28) 6406.8
(29) 29.91584
(30) 1018.490
(31) .4675
(32) 6.9128
(33) 24326.08

Page: 22.

(1) .04
(2) .51
(3) 600
(4) .007
(5) $.58
(6) 30
(7) 5308
(8) 40
(9) .07
(10) 8000
(11) 2.4
(12) 6.5
(13) 30
(14) 6 6/7
(15) 50

23.

(1) .75
(2) .6
(3) .64
(4) .9
(5) .8
(6) .88
(7) .57
(8) .94
(9) 2.08
(10) 1.95

24.

(1) 1/2
(2) 3/20
(3) 3/4
(4) 3/8
(5) 7/8
(6) 1/8
(7) 1/12
(8) 2/3
(9) 1/6
(10) 1/16

25.

(1) 179 1/2 lb. (2) 86 (3) 9 9/19 mi. (4) .61 1/7 in.

26.

(1)	3 ÷ 1	3/1	3:1	3:1
(2)	4 ÷ 6	4/6	4:6	2:3
(3)	8 ÷ 2	8/2	8:2	4:1
(4)	6 ÷ 3	6/3	6:3	2:1
(5)	9 ÷ 6	9/6	9:6	3:2
(6)	15 ÷ 75	15/75	15:75	1:5
(7)	7 ÷ 24	7/24	7:24	7:24
(8)	6 ÷ 12	6/12	6:12	1:2
(9)	$\frac{3}{4} \div 1\frac{1}{2}$	$\frac{3}{4} / 1\frac{1}{2}$	$\frac{3}{4} : 1\frac{1}{2}$	1:2
(10)	9 ÷ 36	9/36	9:36	1:4
(11)	2 ÷ 24	2/24	2:24	1:2
(12)	125 ÷ 25	125/25	125:25	5:1
(13)	12 ÷ 1	12/1	12:1	12:1
(14)	5 ÷ 1 2/5	$5/1\frac{2}{5}$	5:1 2/5	25:7
(15)	5 ÷ 10	5/10	5:10	1:2

27.

(1) N = 4
(2) N = 15
(3) N = 48
(4) N = 7
(5) N = 625
(6) N = 3
(7) N = 3.5
(8) N = 40
(9) N = 12
(10) N = 26 2/3

28.

(1) $90 (2) 180 mi. (3) (a) 4/5 (b) 3/4 (c) 5/4

29.

(1) .17
(2) .135
(3) .0775
(4) .375
(5) .074
(6) .0475
(7) .0257
(8) .625
(9) .087
(10) 1.32
(11) .005
(12) 3
(13) .06
(14) .0001
(15) 10

Page: 30.

(1) 1/4
(2) 13/20
(3) 39/50
(4) 7/10
(5) 19/20

(6) 9/20
(7) 1 [illegible]/5
(8) 11/20
(9) 1 11/25
(10) 2/5

(11) 6/25
(12) 43/50
(13) 2/3
(14) 3/8
(15) 7/8

(16) .250
(17) .615
(18) 13/20
(19) 2/5

Answers to Code: Thou shalt not neglect thy studies. Math is fun. Try it, you will like it.

31. (Decimals to per cent)

(1) 34%
(2) 52%
(3) 32.5%
(4) 24.75%
(5) 80%
(6) 65%
(7) 14.6%
(8) 16.45%
(9) 10.07%
(10) 38.9%
(11) 327%
(12) 5600%
(13) 318%
(14) 720%
(15) 1300%

(Example) 3/5 = 60/100 = 60%

(Fractions to per cent)

(1) 5%
(2) 27 3/11%
(3) 28%
(4) 140%
(5) 62%
(6) 55 5/9%
(7) 214%
(8) 75%
(9) 70%
(10) 16%
(11) 250%
(12) 175%
(13) 17 1/2%
(14) 37 1/2%
(15) 137 1/2%

32.

Per Cent	Decimal	Common Fraction
8 1/3%	.08 1/3 or .083...	1/12
5%	.05	1/20
16 2/3%	.16 2/3 or .166...	1/6
50%	.50	1/2
6 1/4%	.06 1/4 or .0625	1/16
37 1/2%	.37 1/2 or .375	3/8
12 1/2%	.125	1/8
80%	.80	4/5
87 1/2%	.875	7/8
62 1/2%	.625	5/8
25%	.25	1/4
70%	.70	7/10
30%	.30	3/10
60%	.60	3/5
66 2/3%	.66 2/3 or .666...	2/3
75%	.75	3/4
20%	.20	1/5
83 1/3%	.83 1/3 or .833...	5/6
90%	.90	9/10
40%	.40	2/5
33 1/3%	.33 1/3 or .333...	1/3
10%	.10	1/10
125%	1.25	5/4

Test Ans. Units I & II

ANSWERS: UNIT I INCOME	ANSWERS: UNIT II PURCHASING
1. E	1. C
2. C	2. C
3. D	3. B
4. C	4. B
5. C	5. D
6. A	6. B
7. C	7. A
8. C	8. D
9. E	9. C
10. C	10. C
11. D	11. C
12. D	12. E
13. C	13. B
14. C	14. D
15. C	15. D
16. E	16. D
17. D	17. C
18. B	18. A
19. C	19. A
20. A	20. B

Test Ans Units III & IV

ANSWERS: UNIT III - BANKING	ANSWERS: UNIT IV - TRANSPORTATION
1. C	1. E
2. D	2. D
3. B	3. A
4. E	4. C
5. C	5. D
6. B	6. D
7. D	7. E
8. C	8. C
9. D	9. C
10. A	10. E
11. C	11. C
12. A	12. E
13. D	13. B
14. B	14. E
15. A	15. D
16. D	16. D
17. C	17. D
18. E	18. D
19. C	19. C
20. B	20. D
21. B	21. A
22. D	22. B
23. E	23, C
24. D	24. B
25. C	25. A

Test Ans. Units V & VI

ANSWERS: UNIT V INSURANCE

1. D
2. E
3. D
4. C
5. E
6. A
7. B
8. B
9. E
10. C
11. A
12. D
13. B
14. E
15. A
16. B
17. C
18. A
19. A
20. B

ANSWERS: UNIT VI TAXES

1. C
2. D
3. C
4. B
5. B
6. C
7. B
8. A
9. D
10. D
11. D
12. C
13. B
14. A
15. E
16. E
17. A
18. D
19. B
20. C
21. B
22. A
23. C
24. C
25. E

Test Ans. Units VII & VIII

ANSWERS: UNIT VII HOUSING	ANSWERS: UNIT VIII HOME CONSTRUCTION
1. B	1. C
2. E	2. A
3. E	3. E
4. B	4. A
5. E	5. A
6. A	6. D
7. D	7. C
8. A	8. B
9. C	9. B
10. B	10. D
11. C	11. A
12. E	12. C
13. B	13. E
14. C	14. B
15. B	15. D
16. B	16. E
17. C	17. B
18. B	18. A
19. A	19. E
20. C	20. A

ANSWERS: UNIT IX Farming

1. D
2. B
3. B
4. E
5. E
6. E
7. A
8. B
9. B
10. A
11. D
12. A
13. E
14. B
15. A
16. C
17. A
18. A
19. E
20. D

APPENDIX B

Answers:

Page 1.
1. work
2. time
3. hour
4. wages
5. dollars
6. cents
7. employment
8. exemptions
9. tax
10. earnings
11. rate
12. overtime
13. contract
14. salary
15. commission
16. net proceeds
17. sales
18. quota
19. payroll
20. deductions
21. social security
22. budget
23. pay
24. amount
25. employee

2, 3.

This is the outline of a rocket. The following numbers should be used.

1. 1250
2. 1600
3. 172.50
4. 7.44
5. 6.25
6. 3375
7. 8
8. 6
9. 126.00
10. 8
11. 5 1/2
12. 8
13. 1
14. 3
15. 2
16. 90
17. 45
18. 30
19. 1820
20. 300
21. 132
22. 1992
23. 036
24. 1000

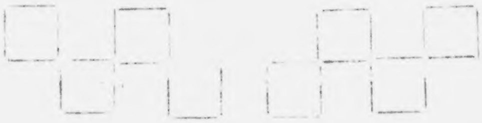
4, 5.

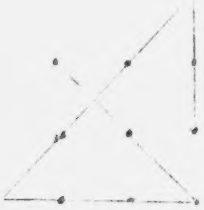
This is the outline of an owl. The following numbers should be used.

1. .5
2. .125
3. .25
4. .2
5. .1
6. .75
7. .4
8. .375
9. .625
10. .8
11. .875
12. $.\overline{3}$
13. $.\overline{6}$
14. $.\overline{1}$
15. $.\overline{2}$
16. $.\overline{4}$
17. $.\overline{5}$
18. .3
19. .7
20. .9
21. .12
22. .007
23. .008
24. 2.5
25. $.8\overline{3}$
26. .57 1/7
27. .5

8. Numbers rule the universe.

9. Happy Holidays





10, 11, 12.

Because it improves the appearance without changing the value.

Page: 13, 14.

Horizontal

1.	51	17.	428
3.	2002	19.	0
5.	50	20.	52
6.	890	21.	143
8.	21	23.	52
9.	7	24.	6384
10.	378	26.	65
12.	82		
13.	4453		
15.	71		

Vertical

1.	50	13.	4846
2.	108	14.	50
3.	20	16.	1
4.	2933	18.	[illegible]
5.	51	20.	52
7.	97	22.	325
8.	234	23.	54
9.	74	25.	85
11.	372		
12.	8		

15.

What time is it?

16.

How many did you miss?

17.

This is easy.

18.

In the "34" puzzle, start with the top circle and read clockwise: 1, 11, 2, 12, 10, 6, 14, 3, 15, 4, 13, 7, 8, 9, 5, 16.

In the "20" puzzle, start with the top circle and read clockwise: 5, 7, 6, 2, 9, 1, 8, 4, 3.

In the "17" puzzle, start with the top circle and read clockwise: 2, 5, 9, 1, 6, 7, 3, 8, 4.

Magic Wheel. Center is 5. Start at the top and read clockwise: 7, 6, 1, 2, 3, 4, 9, 8.

Magic Stars. Start at the top and read clockwise: 10, 7, 4, 8, 1, 11, 3, 12, 2, 5, 6, 9.

19,20.

ACROSS

1.	33 1/3	16.	1/3
4.	25	17.	20
6.	25	18.	75
8.	1/8	19.	66 2/3
10.	50	22.	40
11.	5	23.	75
12.	1/2	25.	40
13.	1/5	26.	3/4
14.	33 1/3	27.	66 2/3
15.	2	28.	2/5
		29.	2/3

DOWN

2.	33 1/3	15.	20
3.	1/3	17.	2
4.	25	18.	75
5.	50	20.	66 2/3
6.	25	21.	2/3
7.	5	22.	40
8.	1/4	23.	75
9.	33 1/3	24.	66 2/3
12.	1/2	25.	40
13.	1/5	26.	3/4
		28.	2/5

Page: 185 (7) Answers will vary.

(8) Answer will vary. An example of rural frame house would be: Class 10 frame $21.80 per M (owner occupied)
$21.80 x 9 = $196.20
Unapproved roof $2.50 per M extra
$2.50 x 9 = $22.50
Total premium = $218.70

(9) Answers will vary
Example: Wynne city limits Class 7
Rental is Not Owner Occupied
.80 x $12,000 = $9,600 insurnace needed under 80% clause
$16.55 x 9 = $148.95 ($9,000)
.28 x 6 = 1.68 ($600)
Total $150.63 ($9600)

(10) 5 miles outside Jonesboro is Class 10 - rural property

$17.30 per M x 14 =	$242.20	
.43 per C x 5 =	2.15	
Total house ins. =		$244.35
$17.30 per M x 7 =	$121.10	
.43 per C x 5 =	2.15	
Total contents ins.		$123.25
Total		$367.60

(11) $16,000 x .80 = $12,800 insurance needed for loss to be fully covered.

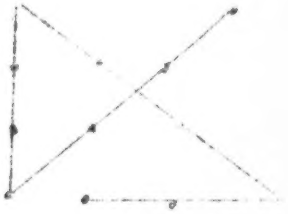
$\frac{1000}{12800} = \frac{25}{32}$ actual coverage

$\frac{25}{32} \times 6400 = \$5000$ indemnity

(12)

Paragould is Class 6	$16.30 per M x 4 =	$65.20
Rental is Not Owner Occupied	.13 per C x 8 =	1.04
Contents are $16.30 per M frame	Total	$66.24

Ten Dots



Page: 187. (1) Value of building $1200
Amount of insurance required with 80% clause $9,600
Amount carried $8,000
$\frac{8000}{9600} = \frac{5}{6}$ = rate of indemnity paid by company

$\frac{5}{6}$ x $4000 = $3333.33 company pays

$4000 - $3333.33 = $666.67 insured pays as his penalty for not being properly covered.

(2) 550 x .612 = $336.60 Fire
550 x .23 = 126.50 EC
$463.10 Total first year permium

Second and third year are discounted 12% each.
100 - 12 = .88
463.10 x .88 = $407.53 2nd & 3rd year premium each

(3) $1.60 x 80 = $128.00
1.60 x 95 = 152.00
152.00 x .80 = 121.60
$9500 policy is cheaper $ 6.40

(4) a. None
b. $333.33 $350 - 50 = $300 $300 x 1.11 = $333.33
c. $800

188. (1) Clothes burned when cleaners burned.
Damage caused by rodents or insects. (Not house but contents. House would be termite insurance covered.)

(2) Turrell - Class 8, Page 183
Frame - Group 7, page 190
Blytheville - Class 6
Frame - Group 4
Osceola - Class 6
Frame - Group 4

(3) Rural - Class 10
Frame - Group 9
Jonesboro - Class 5
Brick - Group 2
Marked Tree - Class 7
Brock - Group 5

(4) Answers will vary. Example; Jonesboro - Class 5 - Brick group 2 - rate $219 for $10,000 three year policy "1 only" (page 7-20)

189. (5) Paragould - Class 6 - Brick is group 3. Rate $200 "1 and 2" only.

(6) Jonesboro is Class 5,- group 3. Use "1 only" col.
$339 x 20 = $6780

Turrell is class 8; group 7. Use "1 only" column.
$498 x 20 = $9960. $9960 - 6780 = $3180 cheaper.

Continued

Page: 189 (cont) Turrell has a volunter fire department and only one fire truck whereas Jonesboro has a paid fire department and more equipment available if needed.

(7) Answers will vary.

(8) There is less chance of a fire starting on the outside of a brick house.

(9) Since 10% of 12,000 is 1200, he would only have $1200 coverage.

(10) a. $500 + $450 + $580 = $1,530
b. full value of property

(11) $1,400

(12) $275 + 129 = $404
(13) $ 60 + $212 + $50 = $322

194.

(1) Age 15. Your life expectancy is longer, thus spreading the premiums over a longer period of time, making each smaller.

(2) Answers will vary.
(3) 98.2%; 135.2%

(4) At age 20, all types except 20-year pay, life expectancy is more than 20 years, thus premiums will be paid more than 20 years, hence, lower premiums.

(5) To pay for the clerical help needed in mailing notices more often and recording payments as well as additional postage.

(6) 5.96% = (.0883 x 12) - 100

(7) $3.52 x 10 = $35.20

(8) $18.41 x 8 = $147.28 annual premium
$147.28 x .0883 = $13.00 monthly premium

(9) $14.62 x 6 = $87.72 annual premium
$87.72 x .26 = $22.81 quarterly premium

(10) $26.83 x 5 = $134.15 annual premium
65 - 40 = 25 years, x 2 = 50 semi-annual premiums
$134.15 x .51 = $68.42 semi-annual premium
$68.42 x 50 = $3,421.00 Total cost

Continued

Page: 194 (cont.)

% CROSS NUMBER PUZZLE

1. 7	2. 5	▨	3. 3	4. 3	$\frac{1}{3}$	▨
0	0	▨	0	▨	▨	5. 2
0	▨	6. 5	▨	7. 2	0	0
▨	8. 4	0	▨	0	▨	▨
9. 1	▨	▨	10. 8	▨	11. 9	0
0	▨	12. 5	0	▨	0	▨
13. 0	▨	▨	▨	14. 7	0	▨

197.

(1) Answers will vary.

(2) Answers will vary.

(3) Yes, premiums are reduced greatly.

(4) The more premiums collected with the likelihood that the number of claims will not increase proportionately as the membership increases.

(5) \$15.86 x 3 = \$47.58 quarterly
\$15.86 x 12 = \$190.32 annually

(6) \$13.33 ÷ 4 = \$3.34 weekly deduction

(7) Individual direct mail = \$15.86
50+ employees group = 10.21
Savings = 5.65
Per cent of savings = \$5.65 ÷ 15.86 = .356 = 35.6%

(8) \$30.62 family plan direct mail monthly
27.23 family plan group monthly
\$ 3.39 savings per month
\$ 3.39 x 12 = \$40.68 saved annually

(9) \$5.80 x 12 = \$69.60

(10) \$15.86 + .20 + 2.90 = \$18.96 per month.

The puzzle has no solution.

UNIT VI

TAXES

Answers:

Page: 204.

(1) Answers will vary.

(2) Answers will vary.

(3) Answers will vary.

(4) Library, police, fireman, streets, drainage, etc.

(5) Cities provide more services than rural areas.

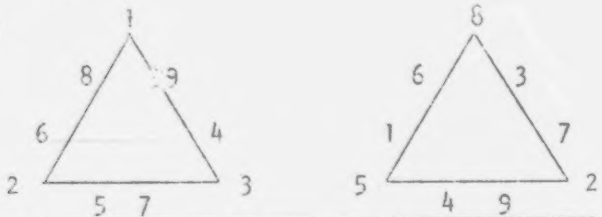
(6) Answers will vary.

(7) \$3050 x 69.5 mills is 3.05 x 69.5 = 211.98 in Wynne or \$3.05 x 63 = \$192.15 outside Wynne.

(8) \$3.05 x 77 mills = \$234.85 in town;
\$3.05 x 62 mills = \$189.10 rural area.

(9) \$5,450 (1090 x 5)

(10)



206. (1)

	Exempt.	Adj. Inc.
A	3	\$4550
B	1	5050
C	2	4870
D	4	5770
E	3	4890
F	3	7550
G	2	4260
H	4	2770
I	5	2800
J	7	6310

UNIT VII

HOUSING

ANSWERS:

Page: 210.

532 KWH
- 16 KWH @ $1.25 = $ 1.25

516 KWH
- 34 KWH @ 4.3¢ ea.= $ 1.46

482 KWH
- 150 KWH @ 2.8¢ ea.= $ 4.20

332 KWH @ 2.3¢ ea.= $ 7.64

Total cost for the month $14.55

211. Answers omitted.

213.
$10 x 6% x 5 $\frac{1}{6}$ yrs. $3.10 interest

$10.00		$21.15	gas owed for
+ 3.10		- 13.10	deposit
$13.10	deposit	$ 8.05	balance due

214.

600	@	$2.11	=	$ 2.11
2400	@	$1.10	=	$ 2.64
7000	@	$ .95/1000	=	$ 6.65
33000	@	$ .75/1000	=	$24.75
				$36.15

215.
$1.02; 5%; 8%; 5%

216.

Electricity	$12.91	
Gas	2.03	
	$14.94	
Sales tax	.45	
Total net	$15.39	
Total Gross	$16.14	(late 5%)

Page: 217.

Top left	577,510 gal.
Top right	,700,000 gal
Bottom left	5,613,420 gal.
Bottom right	5,349,640 gal.

219.

Left		Right	
1. $2.35	— 1000 gal.	$2.35	— 1000 gal.
3.29	— 7000 gal.	3.06	— 6500 gal.
$5.64		$5.41	
.17	tax	.16	tax
$5.81		$5.57	
2.75	Sewer	2.75	Sewer
1.00	Garbage	1.00	Garbage
$9.56		$9.32	

2. Answers will vary.

3. Answers will vary.

4. Answers will vary; Blytheville 5%

5. 2000 gal. @ $2.35/1000	$4.70
13400 gal. @ $ .47/1000	$6.30
	$11.00
Tax	.33
	$11.33
Sewer	4.00
Total	$15.33

6. 1000 gal. @ $2.35	= $2.35
1 12200 gal. @ $ .47/1000	= 5.74
Outside rate (5%)	4.05
	$12.14
Tax	.36
Total	$12.50

7. Answer to 6 –	$12.50
5% penalty	.63
Reinstate fee	2.00
	$15.13

220.

Light	$14.34
Water	2.06
Garbage	4.00
Sewer	1.10
	$21.50

222.

$5.40	
.16	State tax
.49	Fed. tax
$6.05	

Page: 223.

1. \$4.50 installation
4.65 two-party line
\$9.15
.42 Fed. tax
.28 State tax
\$9.85
.30 extra name listed
\$10.15

2. \$ 5.95 private line
4.05 long distance calls
.90 Fed. tax
.30 State tax
\$11.20

3. \$5.75 private line
1.00 extension
1.25 trimline phone
.50 princess phone
.50 1st half mile
.50 2nd half mile
2.00 50¢ for ea. ¼ mi.
\$11.50
1.38 Fed. and State tax
\$12.88
7.22 in state long distance calls
.87 Fed. and State tax
9.69 out-of-state long distance calls
.87 Fed. tax
\$31.53

225.

1. (a) \$ 6248.00
(b) \$17248.00
(c) \$ 95.82

2. (a) \$10,935.33
(b) \$ 91.13

3. (a) \$ 102.43
(b) \$16,867.62

4. (a) \$30,712.31
(b) \$ 95.12

5. \$455.90

6. (a) \$15,914.62
(b) \$ 66.16

7. (a) \$62,767.55
(b) \$98,267.55
(c) \$ 272.96

8. Answers will vary.

9. Answers will vary.

10. Answers will vary.

227.

1. \$2900

2. (a) \$18,000
(b) \$ 3,600

3. (a) \$ 2500
(b) \$ 2500; \$175,000
(c) \$175,000; \$175

4. \$ 495.17

5. \$3300.00

6. \$5000.00; \$275

7. \$ 255.25

8. \$ 852.20

9. \$21,366.50; \$173.13

10. \$1700; \$107.10

Page: 230.

1. AD, DE, EH, BC, CF, and FG
2. AB, DC, EF, and HG
3. Yes
4. No
5. Yes
6. 40 sq. ft.
7. 25 sq. ft.
8. 40 sq. ft.
9. ABCD and EFGH
10. 105 sq. ft.
11. ABCD — 5760 sq. in.
    EFGH — 5760 sq. in.
    DCFE — 3600 sq. in.
12. $78.75

231.

1. 168 sq. ft.
2. 8 ft.
3. 12 ft.
4. 14 ft.
5. Wall 1 —— 112 sq. ft.
   Wall 2 —— 96 sq. ft.
   Wall 3 —— 112 sq. ft.
   Wall 4 —— 96 sq. ft.
6. 416 sq. ft.
7. 1.66 or 2
8. $7.89

232.

1. 7
2. 1
3. 30 or 31 (depends on how you count the hall.)
4. 912 sq. ft.
5.

Top left to right -	384 sq. ft.	MBD
	256 sq. ft.	Bath
	480 sq. ft.	K & D
Bottom left to right-	320 sq. ft.	BD
	240 sq. ft.	Bath
	320 sq. ft.	BD
	368 sq. ft.	L
Hall	352 sq. ft.	Hall

6. 2720 sq. ft.
7. 9 gal. will be enough because you will not paint the doors and windows.

UNIT I

INCOME

EMPLOYMENT FORMS

Your first job will probably be the most important job of your life. It can help you see if you like to work and also, if it is the type work you like. It will let you know if you can get along with other people, accept responsibility, and be able to advance. If you find that you cannot do any of these things, then you have the wrong job. You need to look for another job. If you are not happy in your job, you are going to be less than successful.

When applying for a job, you will be asked to fill out an application. You will be asked for certain information. You should give answers to these questions as accurately and completely as you can. Often, any omitted questions will cost you consideration of the job.

If you sincerely want work, you will apply in person, not by phone, nor bring parents, relatives, or friends; as this will tend to question your desire for the job. Be neat in appearance and be "on time" if you are asked to come in for an interview. Answer all questions honestly, even if it costs you the job.

When inquiring about a job, your appearance is a very important factor. The way you present yourself when inquiring about a job, completing an application, or talking with the company representative is also very important. When considering someone for a job, some employers rely on the appearance as much as the application.

The interview gives you a chance to inquire about the job. Also, you may want to ask:

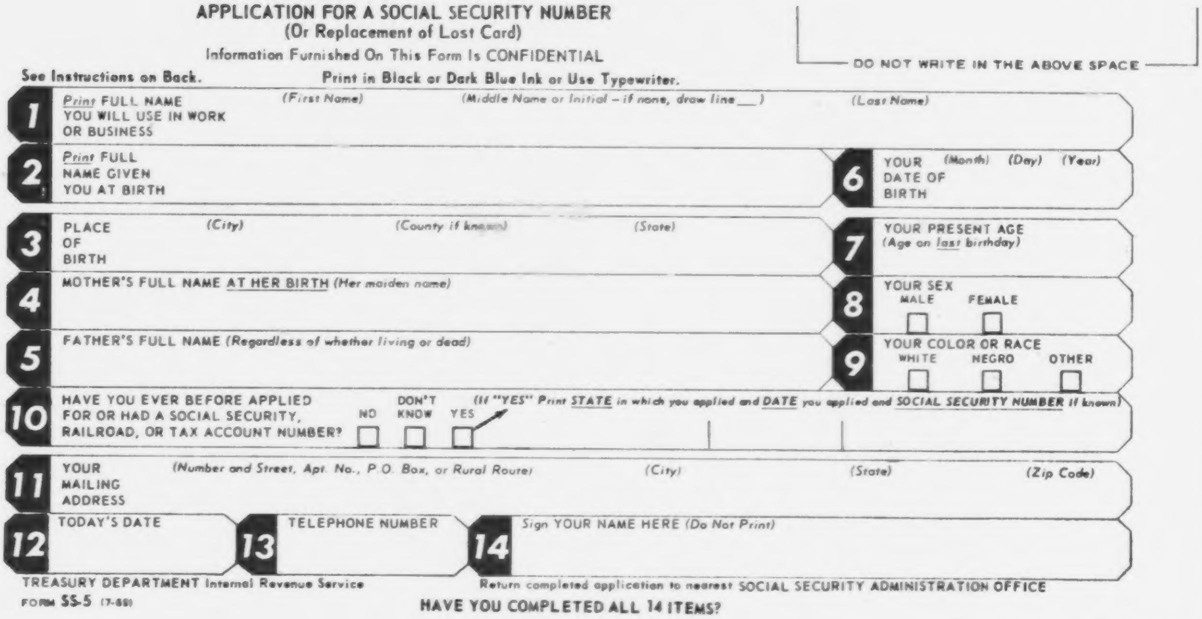
1. Do you have a sick leave policy and how does it work?
2. Do you have Workmen's Compensation?
3. Do you have a group health insurance plan?
4. Do you have any form of life insurance plan?
5. Do you have a paid vacation plan?
6. Do you have any paid holidays?
7. Do you have a profit sharing plan?
8. What are the chances for advancement here?

You may apply for work at some firm that requires a test or even a group of tests be taken to help decide where you best fit and will be the most productive. These tests, which may be oral, written, or maybe performance tests or both, usually help the employer identify your abilities. You cannot pass or fail a test of this nature. Failure to get the job does not mean you failed the test, only that one with better qualifications was available.

If you do not already have a social security card, you must make application for one. The forms used for applying for your social security numbers (shown below) are obtainable at your local post office or by writing the Social Security Office, 412 E. Jackson, Jonesboro, AR 72401.

Your social security number is your ID number for the remainder of your life as you use the same number as an Army ID, College ID, credit card ID, and etc.

On the next pages you will find sample application blanks to illustrate the type of information needed by the employer.



APPLICATION FOR A SOCIAL SECURITY NUMBER
(Or Replacement of Lost Card)
Information Furnished On This Form Is CONFIDENTIAL

DO NOT WRITE IN THE ABOVE SPACE

See Instructions on Back. Print in Black or Dark Blue Ink or Use Typewriter.

1 *Print* FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial – if none, draw line ___) (Last Name)

2 *Print* FULL NAME GIVEN YOU AT BIRTH

6 YOUR DATE OF BIRTH (Month) (Day) (Year)

3 PLACE OF BIRTH (City) (County if known) (State)

7 YOUR PRESENT AGE (Age on last birthday)

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name)

8 YOUR SEX MALE ☐ FEMALE ☐

5 FATHER'S FULL NAME (Regardless of whether living or dead)

9 YOUR COLOR OR RACE WHITE ☐ NEGRO ☐ OTHER ☐

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A SOCIAL SECURITY, RAILROAD, OR TAX ACCOUNT NUMBER? NO ☐ DON'T KNOW ☐ YES ☐ (If "YES" Print STATE in which you applied and DATE you applied and SOCIAL SECURITY NUMBER if known)

11 YOUR MAILING ADDRESS (Number and Street, Apt. No., P.O. Box, or Rural Route) (City) (State) (Zip Code)

12 TODAY'S DATE

13 TELEPHONE NUMBER

14 Sign YOUR NAME HERE (Do Not Print)

TREASURY DEPARTMENT Internal Revenue Service
FORM SS-5 (7-69)

Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE

HAVE YOU COMPLETED ALL 14 ITEMS?

IGA

APPLICATION FOR EMPLOYMENT

(Please Print Plainly)

FOR OFFICE USE ONLY	
Work Location	Rate
Position	Starting Date

Social Security No.	Telephone No.

Date ______________________

Name ____
(PRINT) LAST FIRST MIDDLE

Address ____ Length of residence: ________ years.
STREET NO. CITY STATE ZIP

Previous Address ____ Length of residence: ________ years.
STREET NO. CITY STATE ZIP

If you have no phone, give a relative's or neighbor's name and number. Name ______________________ Telephone No. __________

Position(s) applied for ______________________________ Rate of pay expected $ __________ PER WEEK
(Additional space is provided on last page for answers or comments.)

Would you work Full-Time ( ) Part-Time ( ) Specify days and hours if part-time ______________________

Are you willing to relocate? Yes ( ) No ( ) On what date would you be available for work ______________

Are there experiences, skills, or qualifications which you feel would especially qualify you for work with our Company

____

____

Have you previously applied or worked for us? Yes ( ) No ( ) If yes, where ______________________

Position held or applied for ______________________________ Approximate date ______________

Are you engaged in any other business or employment? Yes ( ) No ( ) If yes, explain ______________

____

Are any friends or relatives presently working for our Company? Yes ( ) No ( ) If yes,

Name ____

Position ______________________________ Location ______________________________

In connection with your Application for Employment, we may procure or cause an investigative consumer report to be prepared which will include information concerning your character, general reputation, personal characteristics or mode of living. The information will probably be developed through personal interviews with your neighbors, friends, associates or others who may be acquainted with you or have knowledge of such information. You have a right to request from us in writing within a reasonable time, a complete and accurate written disclosure of the nature and scope of the investigation which we have requested.

I hereby acknowledge receipt of a full and complete copy of the foregoing statement and certify that I have read and understood it.

Date ______________________ Signature of Applicant ______________________________

EQUAL OPPORTUNITY EMPLOYER

PERSONAL DATA

Date of Birth: Month__________ Day_____ Year_______ Height_______ Weight_______

State Physical Limitations or chronic illnesses such as impaired hearing or vision, diabetes, ulcers, etc.

____

____

Amount of time lost due to illness or injury in the past 10 years. Please describe ________________

____

Have you ever received compensation for injuries? Yes ( ) No ( ) If yes, give details__________

____

Date of most recent physical examination______________ For what reason__________

Passed physical? Yes ( ) No ( ) If no, explain____________________

____

Are you willing to take a physical examination? Yes ( ) No ( ) If no, explain____________

____

Are you a citizen of the United States? Yes ( ) No ( )

____

Have you ever been convicted of a crime other than a minor traffic violation? Yes ( ) No ( )

If yes, give date, place and nature of offense ________________________

____

List all clubs, organizations, social or civic groups which you have been a member of in the last ten years. List the offices held and any special activities. Do not include organizations or groups which may reveal the race, color, creed, sex, religion or nationality of its members.

____

____

Are you: ( ) Single ( ) Engaged ( ) Married ( ) Widowed ( ) Divorced ( ) Separated

With whom do you reside__________________________________

Person to be notified in case of accident or emergency: Name ______________________

Address______________________ Phone No.__________ Relationship______

FAMILY HISTORY

Spouse's Name________________ Occupation__________ Company __________

Father's Name________________ Occupation__________ Company __________

Number of dependents__________ Their relationship to you____________________

Names and birth dates of children________________________________

WORK HISTORY — List all past periods of employment. Most recent position first.

Dates of Employment (MO. & YR.)		Name and Address of Company and Immediate Supervisor	Type of Business	Job Title and Type of Work Performed	Wage or Salary		Reason for Leaving
					START	FINAL	
From:	To:						
		Supervisor:					
From:	To:						
		Supervisor:					
From:	To:						
		Supervisor:					
From:	To:						
		Supervisor:					
From:	To:						
		Supervisor:					

May we contact the employers listed above? If not, indicate by Name which you do not wish us to contact.

EDUCATION

School	Name and Location of School	Attended From		Attended To		Graduate		Course or Subject of Specialization
		Mo.	Yr.	Mo.	Yr.	Yes	No	
Grade								
High								
College								
Post Graduate								
Other								

Do you have plans for further education? Yes ( ) No ( ) If yes, explain.	Academic honors received:

MILITARY SERVICE — In service of United States or State National Guard.

Dates of Military Service From To	Branch of Services	Final Rank	Type of Discharge

Present Classification — Draft Status and Lottery No.	Are you in active or inactive status with Reserves or National Guard. Yes ( ) No ( )

Are you receiving a government disability allowance? Yes ( ) No ( ) If yes, describe disability.

____

Duties and training while in Military Service ______________________________

For Additional Comments or Information.

The facts set forth above in my application for employment are true and complete. I understand that if employed, false statements on this application shall be considered sufficient cause for dismissal.

Date ______________ Signature of Applicant ______________________________

FOR EMPLOYER'S USE — DO NOT WRITE IN THIS SECTION

Personnel Interview By ______________________ Date ______________

Comments ______________________________

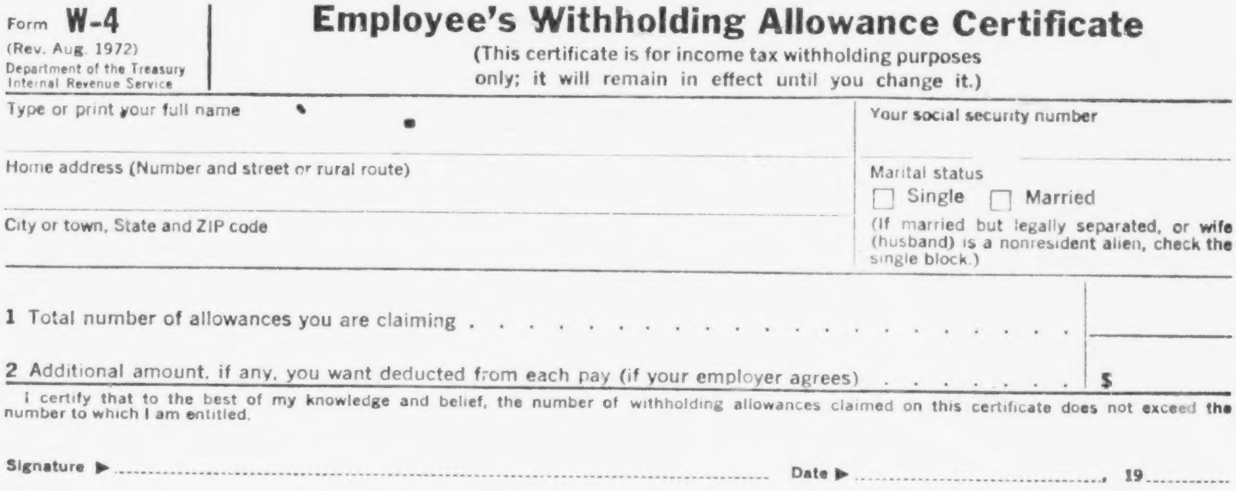
____

Departmental Interview By ______________________ Date ______________

Comments ______________________________

Revised January 20, 1972.

Upon reporting for work, in addition to presenting a social security number, you will be asked to fill out a Form W-4 or Form W-4E. Form W-4 states your marital status and the number of exemptions you claim for Federal income tax withholding purposes. Form W-4E may be used if you know that your total income for the present year will be less than $1700 and you did not have to pay any Federal income tax the previous year.



Form **W-4**
(Rev. Aug. 1972)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate
(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name

Your social security number

Home address (Number and street or rural route)

Marital status
☐ Single ☐ Married
(If married but legally separated, or wife (husband) is a nonresident alien, check the single block.)

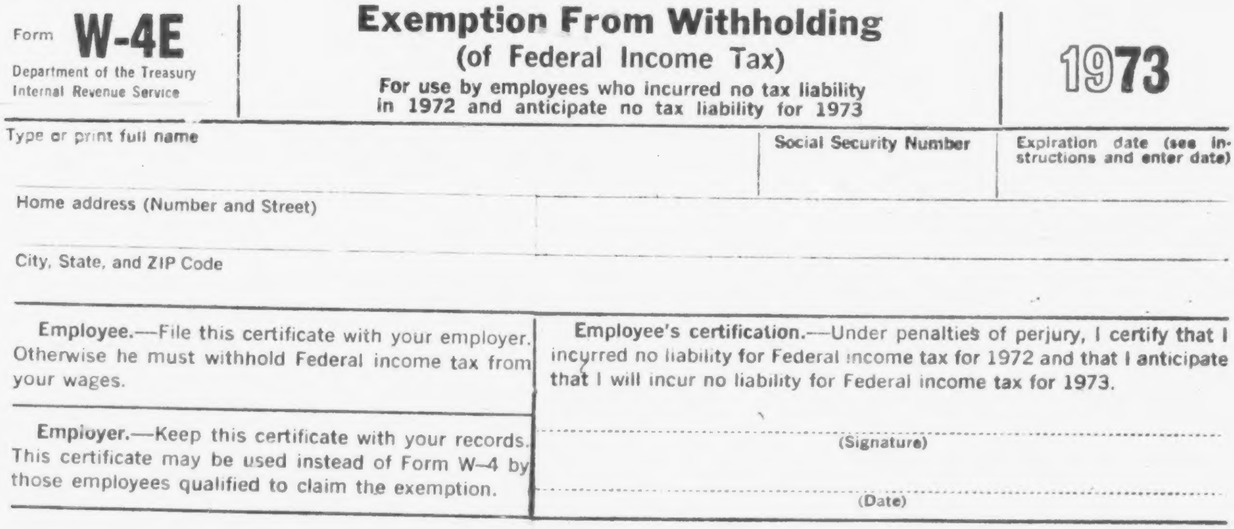
City or town, State and ZIP code

1 Total number of allowances you are claiming . . . .

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ .... **Date** ▶ ...., 19........



Form **W-4E**
Department of the Treasury
Internal Revenue Service

Exemption From Withholding
(of Federal Income Tax)
For use by employees who incurred no tax liability in 1972 and anticipate no tax liability for 1973

1973

Type or print full name

Social Security Number

Expiration date (see instructions and enter date)

Home address (Number and Street)

City, State, and ZIP Code

Employee.—File this certificate with your employer. Otherwise he must withhold Federal income tax from your wages.

Employer.—Keep this certificate with your records. This certificate may be used instead of Form W–4 by those employees qualified to claim the exemption.

Employee's certification.—Under penalties of perjury, I certify that I incurred no liability for Federal income tax for 1972 and that I anticipate that I will incur no liability for Federal income tax for 1973.

....
(Signature)

....
(Date)

In addition to filing with your employer your exemption forms for Federal Income Tax deductions, the law also requires that you file with your employer a similar form for claiming your state exemptions. See sample.

Form
AR-4EC

State of Arkansas, Commissioner of Revenues, Little Rock, Arkansas

EMPLOYEE'S WITHHOLDING EXEMPTION CERTIFICATE

Print full name.. Social Security Account Number..........................

Print home address.. City.. State..........................

EMPLOYEE: File this form with your employer. Otherwise, he must withhold state income tax from your wages without exemption.

EMPLOYER: Keep this certificate with your records.

HOW TO CLAIM YOUR WITHHOLDING EXEMPTIONS

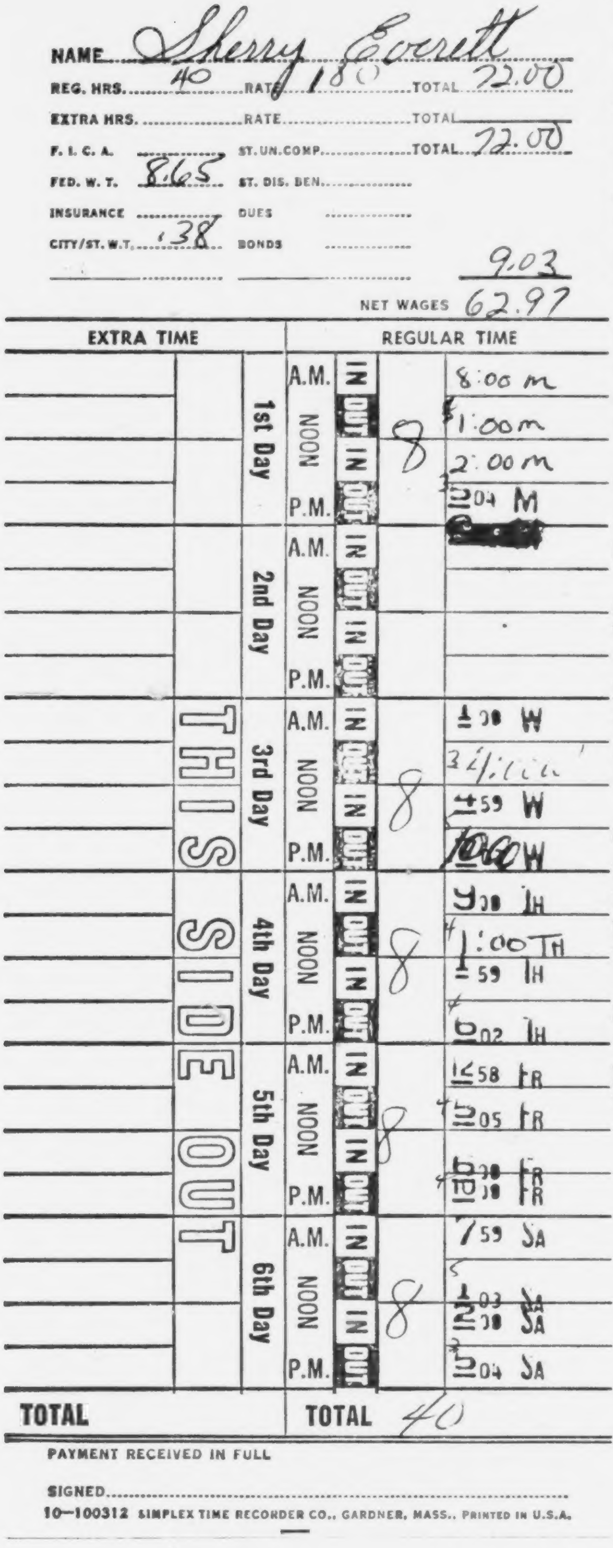
1. If SINGLE, and you claim your exemption, write "1", if you do not, write "0" . . . . ____
2. If MARRIED, one exemption each is allowable for husband and wife if not claimed on another certificate.
   (*a*) If you claim both of these exemptions, write "2"
   (*b*) If you claim one of these exemptions, write "1"
   (*c*) If you claim neither of these exemptions, write "0" . . . . ____
3. If you claim exemptions for one or more dependents, write the number of such exemptions. (Do not claim exemption for a dependent unless you are qualified under instruction 3 on other side.) . . . . . . ____
4. Add the number of exemptions which you have claimed above and write the total . . . . ☐

I CERTIFY that the number of withholding exemptions claimed on this certificate does not exceed the number to which I am entitled.

(Date)..., 19........ (Signed)..

4		3		6	=	6
	■		■		■	
8		2		1	=	3
	■		■		■	
3		4		2	=	10
=	■	=	■	=	■	=
9		1		5	=	13

USE THE SYMBOLS +, X, −, ÷ to fill in the squares and get the correct results



NAME Sherry Everett
REG. HRS. 40 RATE 1.80 TOTAL 72.00
EXTRA HRS. RATE TOTAL
F. I. C. A. ST. UN. COMP. TOTAL 72.00
FED. W. T. 8.65 ST. DIS. BEN.
INSURANCE DUES
CITY/ST. W.T. .38 BONDS
9.03
NET WAGES 62.97

EXTRA TIME		REGULAR TIME		
1st Day	A.M.	IN		8:00 m
	NOON	OUT	8	1:00m
		IN		2:00 m
	P.M.	OUT		5 04 M [redacted]
2nd Day	A.M.	IN		
	NOON	OUT		
		IN		
	P.M.	OUT		
3rd Day	A.M.	IN		[illegible] 08 W
	NOON	OUT	8	[illegible]
		IN		[illegible] 59 W
	P.M.	OUT		[illegible] W
4th Day	A.M.	IN		9 08 TH
	NOON	OUT	8	1:00 TH
		IN		[illegible] 59 TH
	P.M.	OUT		[illegible] 02 TH
5th Day	A.M.	IN		[illegible] 58 FR
	NOON	OUT	8	[illegible] 05 FR
		IN		[illegible] 08 FR
	P.M.	OUT		[illegible] 08 FR
6th Day	A.M.	IN		7 59 SA
	NOON	OUT	8	[illegible] 03 SA
		IN		[illegible] 08 SA
	P.M.	OUT		[illegible] 04 SA
TOTAL		TOTAL	40	

THIS SIDE OUT

PAYMENT RECEIVED IN FULL

SIGNED

10—100312 SIMPLEX TIME RECORDER CO., GARDNER, MASS., PRINTED IN U.S.A.

HOURLY WAGE

Most employers who pay their employees by the hour use what is known as a timecard. This card is inserted into a time clock and an imprint of the exact time of entry or departure is shown as in the example at the left. This is known as "punching the clock".

Not all employers use the same timecard system. An example of one system widely used is shown by the card on this page.

The time is computed on a 15-minute basis (1/4 hr). If an employee is due at work at 8:00 a.m., "clocks" in at 8:04, his time does not start until 8:15 a.m. BE ON TIME.

Example: 8 hours and 13 minutes draw 8 hours pay; whereas, 8 hours and 16 minutes worked would draw 8 1/4 hours pay.

Overtime, or all hours worked beyond 40 per week, is paid at the rate of 1 1/2 times the regular pay rate. Sunday and legal holidays rate of pay is double regular rate.

Some employers pay overtime on a daily basis. All time over 8 hours per day is considered overtime at time-and-a-half rate.

In a certain factory, hours are from 8 a.m. to 12 noon and from 1 p.m. to 5 p.m. The fractional parts that are less than 1/4 hour are not considered. Find the number of hours in each of the following.

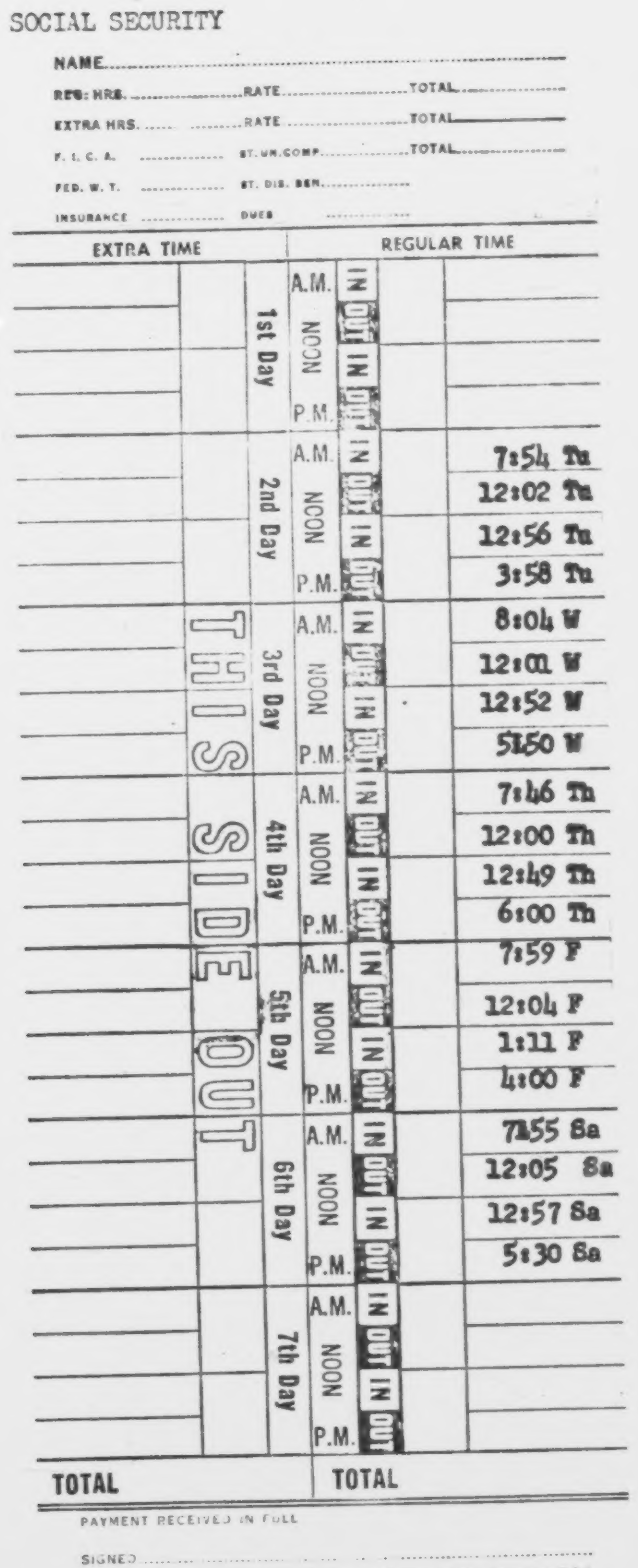
	IN	OUT	
1.	7:48	12:02	__________
2.	7:59	12:04	__________
3.	8:06	12:00	__________
4.	1:00	5:02	__________
5.	12:49	4:24	__________
6.	9:12	12:03	__________
7.	1:18	5:01	__________
8.	12:58	3:33	__________
9.	7:57	12:05	__________
10.	1:11	4:03	__________

"Thought Problem"

If it takes a grandfather clock two seconds to strike three o'clock, how long will it take the same clock to strike nine o'clock?

Assume this is your timecard. Put your own name and social security number in the space provided.

Find the number of hours worked each day, total hours for the week, and your gross amount of pay before deductions. Regular rate $1.80 per hour. Overtime is paid on time over 40 hours for the week, with fractional parts less than 1/4 hour not considered.



SOCIAL SECURITY

NAME ....
REG. HRS. .... RATE .... TOTAL ....
EXTRA HRS. .... RATE .... TOTAL ....
F. I. C. A. .... ST. UN. COMP. .... TOTAL ....
FED. W. T. .... ST. DIS. BEN. ....
INSURANCE .... DUES ....

THIS SIDE OUT

EXTRA TIME			REGULAR TIME
1st Day	A.M.	IN	
	NOON	OUT	
	NOON	IN	
	P.M.	OUT	
2nd Day	A.M.	IN	7:54 Tu
	NOON	OUT	12:02 Tu
	NOON	IN	12:56 Tu
	P.M.	OUT	3:58 Tu
3rd Day	A.M.	IN	8:04 W
	NOON	OUT	12:01 W
	NOON	IN	12:52 W
	P.M.	OUT	5:50 W
4th Day	A.M.	IN	7:46 Th
	NOON	OUT	12:00 Th
	NOON	IN	12:49 Th
	P.M.	OUT	6:00 Th
5th Day	A.M.	IN	7:59 F
	NOON	OUT	12:04 F
	NOON	IN	1:11 F
	P.M.	OUT	4:00 F
6th Day	A.M.	IN	7:55 Sa
	NOON	OUT	12:05 Sa
	NOON	IN	12:57 Sa
	P.M.	OUT	5:30 Sa
7th Day	A.M.	IN	
	NOON	OUT	
	NOON	IN	
	P.M.	OUT	
TOTAL			TOTAL

PAYMENT RECEIVED IN FULL

SIGNED ....

10—100312 SIMPLEX TIME RECORDER CO., GARDNER, MASS., PRINTED IN U.S.A.

Compute the earnings of each of the following employees. No employee received overtime pay during the week. Round off answers to nearest cent.

	Hourly Rate	Hours Worked	Earnings
1.	$2.35	40	________
2.	3.06	37	________
3.	4.11	34	________
4.	1.89	38	________
5.	2.56 1/2	31	________
6.	3.43	33 1/2	________
7.	2.19 1/2	35	________
8.	1.74	36 1/2	________
9.	3.68	32	________
10.	4.87 1/2	39 1/2	________

Find the time-and-a-half wage for each of the following rates. Do not round off any answer.

	Regular Hourly Rate	Time-and-a-half Rate
1.	$5.36	____________
2.	2.44	____________
3.	3.58	____________
4.	1.75	____________
5.	2.19	____________
6.	4.78	____________
7.	1.89	____________
8.	2.93	____________
9.	3.77	____________
10.	4.53	____________

Find the total earnings for each of the following: (Use 1 1/2 for overtime. Do not round off the overtime rate. Any hours over 40 are considered overtime)

	Hours Worked	Overtime Hours	Hourly Rate	Overtime Rate	Regular Earnings	Overtime Earnings	Total Earnings
1.	41		$3.12	$	$	$	$
2.	37		$2.19				
3.	48		$2.78				
4.	42 1/2		$2.96				
5.	39		$4.65				
6.	38 1/4		$3.04				
7.	45		$1.72				
8.	43		$2.80				
9.	36		$2.33				
10.	42		$1.98				

Complete the following table:

No.	NAME	HOURS WORKED					TOTAL	REGULAR		AMOUNT WAGES (reg)	OVERTIME		AMOUNT WAGES (over)	TOTAL
		M	TU	W	TH	F	Hours	No. Hrs.	Rate		No Hrs.	Rate		WAGES
1.	Mozell Williams	8	5	10	8	9			$ 2.06					
2.	Marilyn Wilson	7	9	8½	9½	8			1.82					
3.	Jeannie Gore	7¼	9	10	8	9			3.44					
4.	Betty Calvert	6¼	8	8½	7	10¼			2.60					
5.	Jane Harrell	8½	10	6½	9½	8			1.70					
6.	Roger Howard	7¼	5	10½	6	4			2.32					
7.	Erma Garrett	6¼	7½	8¼	9½	10¼			4.10					
8.	Willie Chandler	9¼	7	5½	10½	8½			3.58					
9.	Sammy Smith	7¼	8½	9¼	10½	7¼			2.44					
10.	Richard Swan	5½	9	8¼	9½	10¼			1.94					

PIECE WORK

Occasionally a worker is paid at a fixed rate for each piece or unit of work he completes. Most piece work jobs are to be found in assembly lines in factories. For example, a man working in a shoe factory as a Goodyear stitcher would be paid 49.5¢ per case (12 prs. per case). If this man is an average employee in the stitching department, he can turn out 40 to 50 cases per eight hour shift. On a certain day his output was 48 cases, then his day's gross pay would be 48 x $.495 = $23.76. His piecework card might look like the sample shown below.

NAME Nick Dixon
Clock No. ____

Date	No. Cases	Price	
9-4-73	48	49.5¢	$ 23.76
9-5-73	44	49.5¢	21.78
9-6-73	50	49.5¢	24.75
9-7-73	47	49.5¢	23.26½
9-8-73	49	49.5¢	24.25½
Total	238	49.5¢	$ 117.81

Compute the earnings of the shoe factory workers and fill in the piece work cards.

1. Susan Smith stamps the shoe size in each shoe. She completed the following number of cases in one week:

7-16	Monday	374
7-17	Tuesday	386
7-18	Wednesday	379
7-19	Thursday	333
7-20	Friday	387

If Susan is paid 5 1/2 ¢ for each completed case, fill out the card at the left and find each daily wage and total wages for week of July 17.

NAME	Susan Smith		Clock No.17
Date	No. Cases	Price	Daily Wage
7-16		5 1/2¢	
7-17		5 1/2¢	
7-18		5 1/2¢	
7-19		5 1/2¢	
7-20		5 1/2¢	
Total		5 1/2¢	

2. Johnny Banks is an in-seam trimmer at the shoe factory. He completed the following number of cases in two weeks.

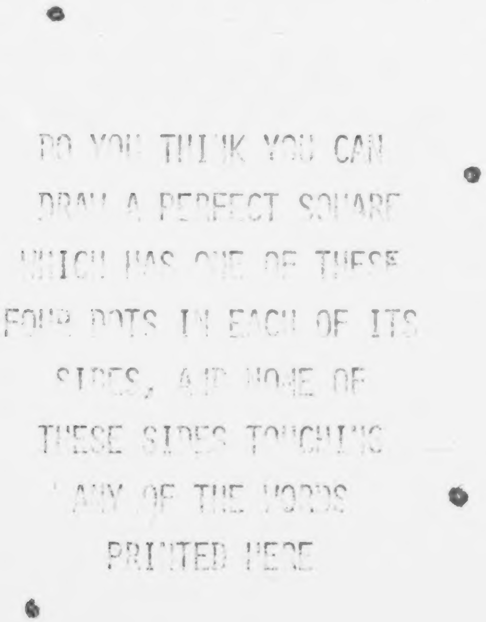
7-23		7-31	
Mon.	297	Mon.	298
Tu.	318	Tu.	314
Wed.	316	Wed.	323
Thur.	315	Thur.	319
Fri.	299	Fri.	317

Fill out the piece work card at the right. Johnny is paid 8¢ for each case completed. Find the daily wages and the total wages.

NAME	Johnny Banks		Clock No. 13
Date	No. Cases	Price	Daily Wage
7-24			
7-25			
7-26			
7-27			
7-28			
7-31			
8- 1			
8- 2			
8- 3			
8- 4			
Total			

Complete the table by finding the total number of pieces completed by each employee and his total earnings for the week.

No.	Name	Number of Pieces M	TU	W	TH	F	Total Pieces	Rate Per Piece	Total Earnings
1.	Kelly Wells	31	24	29	33	31		$ .47	
2.	Bruce Jones	32	29	32	31	27		1.23	
3.	Ruby Davis	42	37	38	41	36		.93	
4.	Ben Dover	28	27	32	29	28		.62½	
5.	Johnny Rolland	25	31	26	31	29		1.69	
6.	Kathy Henson	26	26	29	32	29		1.12½	
7.	Tom Jones	27	24	29	33	32		1.43	
8.	Sue Mason	42	49	43	38	39		.79	
9.	Bob Smith	18	19	24	17	19		2.47	
10.	David Cassidy	29	27	33	29	34		1.29	



DO YOU THINK YOU CAN
DRAW A PERFECT SQUARE
WHICH HAS ONE OF THESE
FOUR DOTS IN EACH OF ITS
SIDES, AND NONE OF
THESE SIDES TOUCHING
ANY OF THE WORDS
PRINTED HERE

CONTRACTS

Some workers sign a contract in which they agree to do a job for a fixed amount of money. People who perform services oftentimes have a contract with a second person to do a described job for an amount agreed upon before the work begins. Some examples would be pro football, pro baseball, teachers, contractors, and plumbers. See sample contract or agreement.

AGREEMENT

This Agreement made and entered into this ______________________

day of ______________________________________ , 19____, by and between

__________Barton__________ Lumber Company, hereinafter called Contractor

and ____, hereinafter called Owner.

Contractor has agreed as directed by Owner to perform __________
repair work

_____ _____ _______________ to Owner's _______________________________________
remodel work residence rental property - building

located at ____ Street

in ______________________________________, and as further directed by

Owner, the Contractor will furnish all required materials, labor, and

permits necessary to complete said ____.
repair-remodel work

It is understood and agreed by the Owner and Contractor the amount to be paid the Contractor for the performance of the work as stated is to be the cost of all materials furnished and labor performed by the Contractor or its Sub-contractors and permits obtained and the Owner agrees to pay the Contractor in full upon completion of said work.

____________________ Lumber Company

By ______________________________

____

____

Form E-7 50M—2-71—61832—PP&SCo

SCHOOL EMPLOYEE'S CONTRACT

(FOR JANITOR, SECRETARY, ETC.)

__________________ School District No. ________

STATE OF ARKANSAS }
COUNTY OF ______________________ }

This contract, made and entered into by and between the ______________________________

School District No. ______ of ____________________ County, Arkansas, and ______________________

Witnesseth:

By a majority vote of the directors present at a legally-held meeting* on ______________________

19____, agrees to employ the said ______________________________

as ______________________ (Position) in the above named school district for a period of

____________ months, beginning on the ________ day of ____________________, 19____

paying for said services as follows:

(Check One)

☐ The rate of $______________ per month.

OR

☐ The rate of $______________ per hour.

☐ Said employee **was not** related within the fourth degree of consanguinity or affinity to any member of the School Board of this District at the time of employment. (Act 327 of 1969)

☐ Said employee **was** related to a member of this Board at the time of employment. A petition signed by fifty per cent of the electors of this district was filed with this Board on the

________ day of ________________, 19____, and is available for inspection.

Other conditions: ____

____

____

Given this the ________ day of ____________________, 19____.

______________________ School District No. ______
(Employer)

____
(Employee)

By: ______________________
(President School Board)

____
(Local Address of Employee)

By: ______________________
(Secretary School Board)

____
(Permanent Address of Employee)

(Copies of this contract are to be given to (1) employee, (2) the school board, (3) the county treasurer, and (4) the county supervisor. In accordance with Chapter VI—Rules and regulations of the State Board of Health, 1940, a health certificate must be filed with the school board's copy of the contract. Food handlers must comply with Act 128 of 1965.

*A legally held meeting is one held: (1) on the regular meeting date of the school board at which a quorum is present; (2) at a called meeting for which each director has been duly notified in advance and at which a quorum is present.

SALARIES

Other workers get a set or fixed amount of money but do not sign a contract. They are told in advance what to expect for doing the work, but no contract is signed. Examples might be a secretary, executive, or engineer. (A typist-clerk in an office might be paid $350 per month.)

Help Wanted Female

GENERAL OFFICE Friendly person who loves people is needed in this plush spot. Varied duties. $350 mo. Call Mrs. Anderson 935-1430 AAA Emp. Agency 451 S.W. Dr.
21-7-17

COMMISSIONS

Workers, such as salesmen, work on a percentage basis of what they sell or a straight commission. For example, a car salesman gets 5% of sale price for each new car he sells, 3% of sale price for each used car he sells. Salesman A sells a used car for $950. His commission would then be .03 x $950 = $28.50.

Sometimes a salesman's commission increases as his volume increases. This is called "incentive" commission. Example: A salesman for a petroleum company receives 10% of his first $800 of weekly sales, 13% of the next $500 of weekly sales, and 15% of all sales made above $1,300. If he sold $1,900 worth of petroleum products the week of July 17, then his earnings would be

.10 x $800 = $80 on first $800 sold.
.13 x $500 = $65 on next $500 sold.
.15 x $600 = $90 on next $600 sold.

Total $235 earned in commissions on $1,900 sold.

Standard Home Shopping Service wants to hire operators. Guaranteed salary $100 per week plus commission. Truck and truck expenses furnished. Must have good character references. Be able to post loan, cash or real estate. Call M. A. Robbins, Gro-Villa Motel after 7 p.m.

JONESBORO Resident to train as insurance inspector - investigator. Some typing required. Salary incentive and expenses. Send resume

Again a salesman may work for a salary and a commission. Sometimes the part which is salary is called a "draw". He may receive a commission on all sales or only on those sales above a set amount called a "quota". Charles receives a weekly salary of $75 plus 3% of all weekly sales. He sells $2,113.41 for the week. His pay would be $75.00 + ($2,113.41 x .03) = $75.00 + $63.40 = $138.40.

Help Wanted Male

SERVICE organization seeks representative with proven sales ability. Applicant must be over 21 with good job record and high school education or equivalent. Salary plus commission. Company benefits: Vehicle furnished, Hospitalization and life insurance, retirement benefits, paid vacation and holidays. Call for appointment.

Another example would be Bill, whose pay is $100 a week plus 2% of all sales above $2,500. Hence, if he sold $2,825 worth of merchandise one week, his earnings would be $100.00 + (.02 x $325) = $100.00 + $6.50 = $106.50. Had Bill failed to reach his quota of $2,500, his salary would have been $100.00.

Find the commission on each of the following:

1. Sales $700 Rate of commission 8%

2. Sales $1,683 Rate of commission 7%

3. Sales $2,341.79 Rate of commission 4%

4. Sales $1,250 Rate of commission 9% first $1,000 and 12% on all sales over $1,000

5. During one week, Johnson sold 19 sets of encyclopedias @ $369.95 each. His commission was 12% of sales. How much did he earn for the week?

6. Gary sold $4,067.12 worth of merchandise in a week and his quota was only $3,000. What were his earnings if his "draw" was $1,200 + 3% of all sales above his quota?

Here's another type of cross-number puzzle. A starting number, all of the necessary arithmetical signs, and most of the horizontal and vertical totals are given. You are to insert numbers less than 10 in the empty spaces that produce the correct totals. A correct solution will "check out" horizontally and vertically.

3	X		—		=	6
+	▨	+	▨	X	▨	—
	—		+		=	
—	▨	—	▨	—	▨	+
	+		—		=	5
=	▨	=	▨	=	▨	=
2	X	5	—		=	5

The per cent is called the rate of commission. The amount the person who owns the article being sold receives after deducting the commission is called the net proceeds.

Example: A real estate agent sells a house for $25,250. His rate of commission is 5%. Find his commission and the net proceeds.

5% of $25,250 = .05 x $25,250
.05 x $25,250 = $1,262.50 commission
$25,250 - $1,262.50 = $23,987.50 net proceeds

Fill in the blanks in this table. Find rate answers to nearest whole per cent. Find commission answers to nearest cent.

$$\text{RATE} = \frac{\text{COMMISSION}}{\text{SALES}}$$

	Sales	Rate	Commission	Net Proceeds
1.	$ 64.00		$ 3.20	
2.	75.00	33 1/3%		
3.	920.00			$ 874.00
4.	574.00		57.40	
5.	240.00	8 %		
6.	900.00			750.00
7.	9,600.00	2 1/2%		
8.	18,000.00		720.00	

9. Jackie can choose her earnings in one of two ways. She can (A) receive 10% commission, or (B) receive $8 salary and 2% commission. On Saturday her sales were $90. Which plan would have been better for her that day? How much better?

SELF-EMPLOYMENT

Instead of working for other people, some choose to work for themselves or to go into business for themselves as plumber, carpenter, lawyer, doctor, or grocer.

TV REPAIR
HAULING

Each of the following salesmen works on a straight commission based on his total sales. Find the earnings of each salesmen.

No.	Total Sales	Commission Rate	Earnings
1	$ 920	17%	$
2	1,256	9%	
3	788	23%	
4	864	12 1/2%	
5	2,625	15%	
6	697	19%	
7.	5,978	8%	
8.	4,659	5 1/4%	
9	2,746	9 3/4%	
10.	3,764	9%	

Each of the following salesmen worked for a salary. In addition each received a commission on all sales for the week above a fixed amount. Find the commission each received for the week.

No.	Total Sales	On Sales Above	Commission Sales	Commission Rate	Commission
1.	$ 900	$ 800	$	8%	$
2.	725	650		3%	
3.	867	750		6%	
4.	1,480	1,300		5%	
5.	1,292	1,150		9%	
6	1,578	1,075		2 1/2%	
7.	2,779	1,500		1%	
8	3,200	2,775		2 1/4%	
9.	4,650	3,760		2 3/4%	
10	5.650	4.500		3 1/4%	

No.	No. of Hours	Hourly Rate	WAGES			Total	Comm. on Sales Above	Comm Sales	Comm. Rate	Comm.	Total Earnings
			Regular	Overtime	Total						
1	40	$ 2.25	$ 90 00		$ 90 00	$ 800	$ 600	$ 200	19 %	$ 38.00	$ 128.00
2	37	3.19				693	450		23 %		
3	42	2.68				775	500		16 ½ %		
4	45	3.08				450	200		11 %		
5	36	2.99				1,697	1,450		14 %		
6	41	4.12				587	350		7 ½ %		
7	39	2.59				1,200	800		12 ½ %		
8	34	3.78				694	550		9 3/4%		
9	43	3.22				2,486	1,850		2 1/4%		
10.	46	1.96				2,500	1,200		4 ½ %		

The chart below shows the number of cases of soft drinks sold by salesmen in a contest with their quotas for the week and to date. Figure the % of increase for each person: (Round off to nearest whole per cent)

$$\frac{\text{Total sales} - \text{Quota to date}}{\text{Quota to date}} = \%\ \text{increase}$$

(If the quota is larger than the total sales, subtract the smaller number from the larger, and you will have the % decrease instead of increase)

DR. PEPPER BOTTLING COMPANY
PARAGOULD, ARKANSAS

Team No. 1 Week Ending May 15 1973
Supervisor: Jones Bookkeeper: Jackson

Salesmen	Weekly Quota	Total to date	Mon	Tu	W	Th	F	Total week	Total Sales	Quota to date	% Increase
Thompson	1076	11859	362	291	305	424	258	1640	13499	10509	28%
Black	1105	11468	442	256	173	237	342			11069	
Charles	900	7725	154	275	153	139	160			8875	
Poston	983	9217	191	263	246	225	303			8537	
Farley	768	6563	180	149	180	200	88			6910	
Smart	783	7372	185	188	155	144	220			7576	

Team Average Increase ________

Team No. 2 Week Ending May 15 1973

Supervisor: Smith Bookkeeper: McDonald

Salesmen	Weekly Quota	Total to date	Mon	Tu	W	Th	F	Total week	Total Sales	Quota to date	% Increase
Lands	1015	9176	416	241	245	216	240	1358	10534	8910	18%
Washington	1054	10804	298	357	329	242	260			10070	
Gates	869	7815	387	202	234	219	155			7971	
Farmer	786	7637	217	227	139	227	341			7187	
Hardy	645	5401	175	159	145	210	172			5568	

Team Average Increase ________

PAYROLL DEDUCTIONS

A worker very seldom gets to take home all that he has earned. A part of his pay is taken out for various deductions as required by law, such as Federal Income Tax, State Income Tax, and Social Security Tax. The employee may authorize other deductions to be made, such as health insurance, union dues, and bonds.

The Federal Income Tax is determined from tables supplied each employer by the Federal government. A portion of a tax table appears on pages 31 - 38.

What is withheld from one's paycheck for taxes depends upon the amount he earns in the pay period and the number of exemptions he claims. An exemption is claimed for himself, his wife, and one for each child on a form provided by the employer, called a W-4 or W-4E shown on page 7.

For example, if a married wage earner claims four exemptions on a weekly salary of $95, his Federal Income Tax for the week would be $3.70. Looking in the State Tax Tables, the same married wage earner would have an additional $.44 deducted for State Income Tax. If a single wage earner claims only himself as a deduction and earns $117.50 per week, the Federal Income Tax would be $16.60. The State Income Tax withheld from this same single worker would be $1.60.

The Social Security Tax, known as FICA (Federal Insurance Contributions Act) is deducted according to a table or at the rate of 5.85% on a matching basis, i.e., the employee pays 5.85% and the employer pays an equal amount of 5.85% of his total earnings. The above mentioned married worker would have .0585 x $95 = $5.56 withheld and the employer would also contribute to the workers account an equal amount of $5.56. The single worker whose pay was $117.50 would have deducted $6.87 for Social Security Tax and his employer would contribute an equal amount of $6.87.

If a person is self-employed, his FICA tax rate is 8.0% on an unmatched basis. Example, a self-employed worker who earns $165 per week would have to pay $13.20 FICA tax.

CONTRIBUTION RATE SCHEDULE FOR EMPLOYEES AND EMPLOYERS (Each)

Years	Per Cent of Covered Earnings* Total FICA Tax
1973-75	5.85%

*Maximum amount earnings taxable in 1973, $10,800; 1974, $12,000 with automatic adjustment thereafter.

CONTRIBUTION RATE SCHEDULE FOR SELF-EMPLOYED PEOPLE

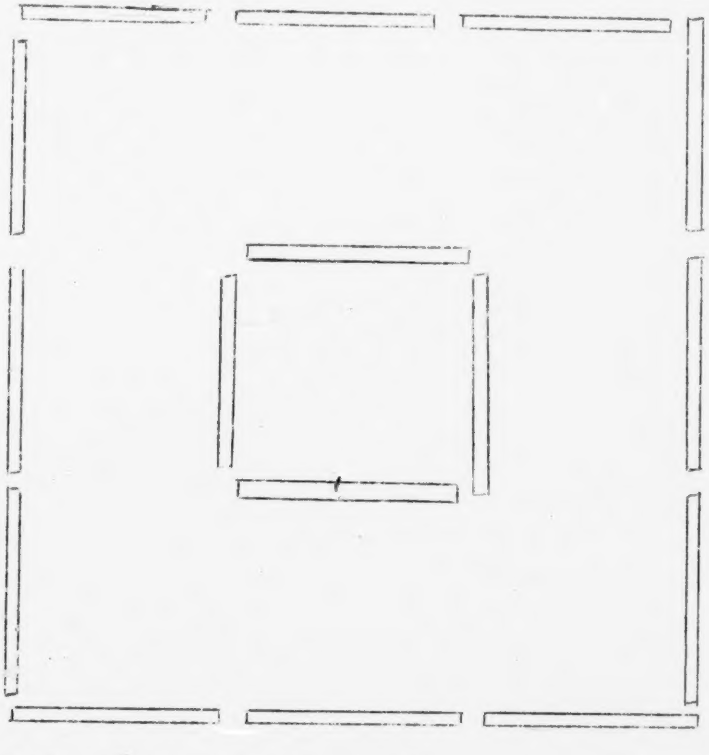
Years	Per Cent of Covered Earnings* Total FICA Tax
1973-75	8.0%

*Maximum amount of earnings covered by social security contributions in 1973, $10,800; 1974, $12,000 with automatic adjustment thereafter.

When you work for more that one employer in a year and pay Social Security Taxes on wages over $10,800 in 1973, or $12,000 in 1974, you may claim a refund of the excess contributions on your income tax return for that year. If you work for only one employer and he withholds too much Social Security Tax, you should apply to the employer for a refund.

Other deductions from earnings are voluntary. The employer may offer group health insurance for the employee and his family. If it is available, the rates for membership in a group are usually much less than those paid by an individual.

Union dues, if any, may be withheld by the employer. The wage earner may direct his employer to take money out of his pay for savings bonds to be bought in the employee's name.



Arrange 16 toothpicks as shown. Now rearrange them and add two more to get three squares.

Using the weekly Federal (pp. 32-35) and State (p. 41) Tax Tables, find the Federal and State Tax withheld from each of the following:

	Total Wages	Exemptions	Marital Status	Fed. Tax Withheld	State Tax Withheld
1.	$107.00	3	M	$	$
2.	85.00	2	S		
3.	64.25	3	S		
4.	139.74	5	M		
5.	96.26	3	M		
6.	145.91	0	S		
7.	226.00	6	M		
8.	104.98	2	S		
9.	113.68	1	S		
10.	174.62	0	M		

Using the monthly Federal (pp.36-39) and State (p.42) Tax Tables, find the Federal and State Tax withheld from each of the following:

	Total Wages	Exemptions	Marital Status	Fed. Tax Withheld	State Tax Withheld
1.	$257.36	1	S	$	$
2.	558.96	6	M		
3.	385.04	0	S		
4.	575.64	5	M		
5.	419.92	1	S		
6.	718.48	0	M		
7.	922.08	2	S		
8.	622.20	0	S		
9.	747.56	3	M		
10.	978.96	7	M		

Using the FICA or Social Security TAx Table, Page 43, find the FICA tax on the following wages. If wages do not appear in Social Security Chart shown in this unit, multiply total wages by 5.85%.

	TOTAL WAGES	SOCIAL SECURITY TAX
1.	$ 185.90	$
2.	60.70	
3.	119.83	
4.	143.22	
5.	247.16	
6.	178.94	
7.	88.63	
8.	83.37	
9.	100.56	
10.	122.14	

Use the appropriate tables to complete the following:

Name	Marital Status	Exemptions	Total Weekly Wages	DEDUCTIONS			Total Ded.	Take Home Pay
				Fed. Inc. Tax	State Inc. Tax	*FICA		
Larry Day	S	2	$ 99.40	$	$	$	$	$
Buddy Bolton	M	1	226.00					
Jane Earls	M	0	118.76					
Kathy Jones	S	0	104.13					
Gary Banks	M	4	223.79					
Joy Thompson	S	3	137.46					
Tommy Cook	S	1	92.70					
Morris Smith	M	5	218.02					
Sue Stephens	M	7	186.80					
Helen Atwood	M	3	155.55					

* If wages do not appear in Social Security Chart shown in this unit, multiply total wages by 5.85%.

Use the appropriate tables to complete the following payroll. If an employee earns overtime, compute the wages in the space provided below.

Name	Hourly Rate	Days					Total Weekly Wages	Marital Status	Exemptions	DEDUCTIONS						Total Ded.	Take-Home-Pay
		M	Tu	W	T	F				Fed. Tax	State Tax	FICA Tax*	Union dues	Insurance	Bonds		
Baker, J.	$3.10	8	10	10	9	8		M	3					$6.42			
Snow, S.	$2.65	7	5	8	9	8		M	0				$2.00	$6.42			
Downs, T.	$1.90	10	8	7	9	9		S	0					$3.34			
Adams, J.	$2.37	6	8	9	8	7		M	1								
Dover, R.	$4.65	8	7	8	8	8		S	0					$3.34	$3.00		
Person, T.	$2.80	7	9	9	8	7		S	2				$2.00				
Jones, E.	$3.24	11	9	10	8	9		M	6				$2.00	$6.42	$12.50		
Scott, A.	$2.96	7	5	8	8	6		S	2								
Day, B.	$3.11	8	7	9	7	7		S	3				$2.00		$ 6.25		
Brown, D.	$2.76	9	6	7	10	9		M	4					$6.42			

* If wages do not appear in Social Security Chart shown in this unit, multiply total wages by 5.85%.

FEDERAL TAX TABLE

SINGLE Persons—WEEKLY Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$11	$0	$0	$0	[illegible]	$0	$0	$0	$0	$0	$0	$0
11	12	.10	0	0	[illegible]	0	0	0	0	0	0	0
12	13	.30	0	0	0	0	0	0	0	0	0	0
13	14	.40	0	0	0	0	0	0	0	0	0	0
14	15	.50	0	0	0	0	0	0	0	0	0	0
15	16	.70	0	0	0	0	0	0	0	0	0	0
16	17	.80	0	0	0	0	0	0	0	0	0	0
17	18	1.00	0	0	0	0	0	0	0	0	0	0
18	19	1.10	0	0	0	0	0	0	0	0	0	0
19	20	1.20	0	0	0	0	0	0	0	0	0	0
20	21	1.40	0	0	0	0	0	0	0	0	0	0
21	22	1.50	0	0	0	0	0	0	0	0	0	0
22	23	1.70	0	0	0	0	0	0	0	0	0	0
23	24	1.80	0	0	0	0	0	0	0	0	0	0
24	25	1.90	0	0	0	0	0	0	0	0	0	0
25	26	2.10	.10	0	0	0	0	0	0	0	0	0
26	27	2.20	.20	0	0	0	0	0	0	0	0	0
27	28	2.40	.40	0	0	0	0	0	0	0	0	0
28	29	2.50	.50	0	0	0	0	0	0	0	0	0
29	30	2.60	.60	0	0	0	0	0	0	0	0	0
30	31	2.80	.80	0	0	0	0	0	0	0	0	0
31	32	2.90	.90	0	0	0	0	0	0	0	0	0
32	33	3.10	1.10	0	0	0	0	0	0	0	0	0
33	34	3.20	1.20	0	0	0	0	0	0	0	0	0
34	35	3.30	1.30	0	0	0	0	0	0	0	0	0
35	36	3.50	1.50	0	0	0	0	0	0	0	0	0
36	37	3.70	1.60	0	0	0	0	0	0	0	0	0
37	38	3.90	1.80	0	0	0	0	0	0	0	0	0
38	39	4.10	1.90	0	0	0	0	0	0	0	0	0
39	40	4.20	2.00	0	0	0	0	0	0	0	0	0
40	41	4.40	2.20	.20	0	0	0	0	0	0	0	0
41	42	4.60	2.30	.30	0	0	0	0	0	0	0	0
42	43	4.80	2.50	.40	0	0	0	0	0	0	0	0
43	44	5.00	2.60	.60	0	0	0	0	0	0	0	0
44	45	5.10	2.70	.70	0	0	0	0	0	0	0	0
45	46	5.30	2.90	.90	0	0	0	0	0	0	0	0
46	47	5.50	3.00	1.00	0	0	0	0	0	0	0	0
47	48	5.70	3.20	1.10	0	0	0	0	0	0	0	0
48	49	5.90	3.30	1.30	0	0	0	0	0	0	0	0
49	50	6.00	3.40	1.40	0	0	0	0	0	0	0	0
50	51	6.20	3.60	1.60	0	0	0	0	0	0	0	0
51	52	6.40	3.80	1.70	0	0	0	0	0	0	0	0
52	53	6.60	4.00	1.80	0	0	0	0	0	0	0	0
53	54	6.80	4.20	2.00	0	0	0	0	0	0	0	0
54	55	6.90	4.30	2.10	.10	0	0	0	0	0	0	0
55	56	7.10	4.50	2.30	.20	0	0	0	0	0	0	0
56	57	7.30	4.70	2.40	.40	0	0	0	0	0	0	0
57	58	7.50	4.90	2.50	.50	0	0	0	0	0	0	0
58	59	7.70	5.10	2.70	.70	0	0	0	0	0	0	0
59	60	7.80	5.20	2.80	.80	0	0	0	0	0	0	0
60	62	8.10	5.50	3.00	1.00	0	0	0	0	0	0	0
62	64	8.50	5.90	3.30	1.30	0	0	0	0	0	0	0
64	66	8.80	6.20	3.60	1.60	0	0	0	0	0	0	0
66	68	9.20	6.60	4.00	1.80	0	0	0	0	0	0	0
68	70	9.60	7.00	4.40	2.10	.10	0	0	0	0	0	0
70	72	9.90	7.30	4.70	2.40	.40	0	0	0	0	0	0
72	74	10.30	7.70	5.10	2.70	.70	0	0	0	0	0	0
74	76	10.70	8.00	5.40	3.00	.90	0	0	0	0	0	0
76	78	11.10	8.40	5.80	3.20	1.20	0	0	0	0	0	0
78	80	11.50	8.80	6.20	3.60	1.50	0	0	0	0	0	0

SINGLE Persons—WEEKLY Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$80	$82	$12.00	$9.10	$6.50	$3.90	$1.80	$0	$0	$0	$0	$0	$0
82	84	12.40	9.50	6.90	4.30	2.10	0	0	0	0	0	0
84	86	12.80	9.80	7.20	4.60	2.30	.30	0	0	0	0	0
86	88	13.20	10.20	7.60	5.00	2.60	.60	0	0	0	0	0
88	90	13.60	10.60	8.00	5.40	2.90	.90	0	0	0	0	0
90	92	14.10	11.00	8.30	5.70	3.20	1.20	0	0	0	0	0
92	94	14.50	11.40	8.70	6.10	3.50	1.40	0	0	0	0	0
94	96	14.90	11.90	9.00	6.40	3.90	1.70	0	0	0	0	0
96	98	15.30	12.30	9.40	6.80	4.20	2.00	0	0	0	0	0
98	100	15.70	12.70	9.80	7.20	4.60	2.30	.30	0	0	0	0
100	105	16.50	13.40	10.40	7.80	5.20	2.80	.80	0	0	0	0
105	110	17.50	14.50	11.50	8.70	6.10	3.50	1.50	0	0	0	0
110	115	18.60	15.50	12.50	9.60	7.00	4.40	2.20	.10	0	0	0
115	120	19.60	16.60	13.60	10.50	7.90	5.30	2.90	.80	0	0	0
120	125	20.70	17.60	14.60	11.60	8.80	6.20	3.60	1.50	0	0	0
125	130	21.70	18.70	15.70	12.60	9.70	7.10	4.50	2.20	.20	0	0
130	135	22.80	19.70	16.70	13.70	10.70	8.00	5.40	2.90	.90	0	0
135	140	23.80	20.80	17.80	14.70	11.70	8.90	6.30	3.70	1.60	0	0
140	145	24.90	21.80	18.80	15.80	12.80	9.80	7.20	4.60	2.30	.30	0
145	150	25.90	22.90	19.90	16.80	13.80	10.80	8.10	5.50	3.00	1.00	0
150	160	27.50	24.50	21.40	18.40	15.40	12.30	9.50	6.90	4.30	2.00	0
160	170	29.60	26.60	23.50	20.50	17.50	14.40	11.40	8.70	6.10	3.50	1.40
170	180	31.70	28.70	25.60	22.60	19.60	16.50	13.50	10.50	7.90	5.30	2.80
180	190	33.80	30.80	27.70	24.70	21.70	18.60	15.60	12.60	9.70	7.10	4.50
190	200	35.90	32.90	29.80	26.80	23.80	20.70	17.70	14.70	11.70	8.90	6.30
200	210	38.10	35.00	31.90	28.90	25.90	22.80	19.80	16.80	13.80	10.70	8.10
210	220	40.40	37.10	34.00	31.00	28.00	24.90	21.90	18.90	15.90	12.80	9.90
220	230	42.70	39.30	36.10	33.10	30.10	27.00	24.00	21.00	18.00	14.90	11.90
230	240	45.10	41.60	38.30	35.20	32.20	29.10	26.10	23.10	20.10	17.00	14.00
240	250	47.80	43.90	40.60	37.30	34.30	31.20	28.20	25.20	22.20	19.10	16.10
250	260	50.50	46.60	42.90	39.60	36.40	33.30	30.30	27.30	24.30	21.20	18.20
260	270	53.20	49.30	45.40	41.90	38.60	35.40	32.40	29.40	26.40	23.30	20.30
270	280	56.20	52.00	48.10	44.20	40.90	37.60	34.50	31.50	28.50	25.40	22.40
280	290	59.30	54.80	50.80	46.90	43.20	39.90	36.60	33.60	30.60	27.50	24.50
290	300	62.40	57.90	53.50	49.60	45.70	42.20	38.90	35.70	32.70	29.60	26.60
300	310	65.50	61.00	56.50	52.30	48.40	44.60	41.20	37.80	34.80	31.70	28.70
310	320	68.60	64.10	59.60	55.10	51.10	47.30	43.50	40.10	36.90	33.80	30.80
320	330	71.70	67.20	62.70	58.20	53.80	50.00	46.10	42.40	39.10	35.90	32.90
330	340	74.80	70.30	65.80	61.30	56.90	52.70	48.80	44.90	41.40	38.10	35.00
340	350	78.30	73.40	68.90	64.40	60.00	55.50	51.50	47.60	43.70	40.40	37.10
350	360	81.80	76.80	72.00	67.50	63.10	58.60	54.20	50.30	46.40	42.70	39.40
360	370	85.30	80.30	75.30	70.60	66.20	61.70	57.20	53.00	49.10	45.20	41.70
370	380	88.80	83.80	78.80	73.70	69.30	64.80	60.30	55.90	51.80	47.90	44.00
380	390	92.30	87.30	82.30	77.20	72.40	67.90	63.40	59.00	54.50	50.60	46.70
390	400	95.80	90.80	85.80	80.70	75.70	71.00	66.50	62.10	57.60	53.30	49.40
400	410	99.30	94.30	89.30	84.20	79.20	74.10	69.60	65.20	60.70	56.20	52.10
410	420	102.80	97.80	92.80	87.70	82.70	77.60	72.70	68.30	63.80	59.30	54.80
420	430	106.30	101.30	96.30	91.20	86.20	81.10	76.10	71.40	66.90	62.40	57.90
430	440	109.80	104.80	99.80	94.70	89.70	84.60	79.60	74.50	70.00	65.50	61.00
440	450	113.30	108.30	103.30	98.20	93.20	88.10	83.10	78.00	73.10	68.60	64.10
450	460	116.80	111.80	106.80	101.70	96.70	91.60	86.60	81.50	76.50	71.70	67.20
460	470	120.30	115.30	110.30	105.20	100.20	95.10	90.10	85.00	80.00	74.90	70.30
470	480	123.80	118.80	113.80	108.70	103.70	98.60	93.60	88.50	83.50	78.40	73.40
480	490	127.30	122.30	117.30	112.20	107.20	102.10	97.10	92.00	87.00	81.90	76.90
		35 percent of the excess over $490 plus—										
$490 and over		129.10	124.00	119.00	114.00	108.90	103.90	98.80	93.80	88.70	83.70	78.60

FEDERAL TAX TABLE

MARRIED Persons — **WEEKLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$11	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
11	12	.10	0	0	0	0	0	0	0	0	0	0
12	13	.30	0	0	0	0	0	0	0	0	0	0
13	14	.40	0	0	0	0	0	0	0	0	0	0
14	15	.50	0	0	0	0	0	0	0	0	0	0
15	16	.70	0	0	0	0	0	0	0	0	0	0
16	17	.80	0	0	0	0	0	0	0	0	0	0
17	18	1.00	0	0	0	0	0	0	0	0	0	0
18	19	1.10	0	0	0	0	0	0	0	0	0	0
19	20	1.20	0	0	0	0	0	0	0	0	0	0
20	21	1.40	0	0	0	0	0	0	0	0	0	0
21	22	1.50	0	0	0	0	0	0	0	0	0	0
22	23	1.70	0	0	0	0	0	0	0	0	0	0
23	24	1.80	0	0	0	0	0	0	0	0	0	0
24	25	1.90	0	0	0	0	0	0	0	0	0	0
25	26	2.10	.10	0	0	0	0	0	0	0	0	0
26	27	2.20	.20	0	0	0	0	0	0	0	0	0
27	28	2.40	.40	0	0	0	0	0	0	0	0	0
28	29	2.50	.50	0	0	0	0	0	0	0	0	0
29	30	2.60	.60	0	0	0	0	0	0	0	0	0
30	31	2.80	.80	0	0	0	0	0	0	0	0	0
31	32	2.90	.90	0	0	0	0	0	0	0	0	0
32	33	3.10	1.10	0	0	0	0	0	0	0	0	0
33	34	3.20	1.20	0	0	0	0	0	0	0	0	0
34	35	3.30	1.30	0	0	0	0	0	0	0	0	0
35	36	3.50	1.50	0	0	0	0	0	0	0	0	0
36	37	3.60	1.60	0	0	0	0	0	0	0	0	0
37	38	3.80	1.80	0	0	0	0	0	0	0	0	0
38	39	3.90	1.90	0	0	0	0	0	0	0	0	0
39	40	4.10	2.00	0	0	0	0	0	0	0	0	0
40	41	4.20	2.20	.20	0	0	0	0	0	0	0	0
41	42	4.40	2.30	.30	0	0	0	0	0	0	0	0
42	43	4.50	2.50	.40	0	0	0	0	0	0	0	0
43	44	4.70	2.60	.60	0	0	0	0	0	0	0	0
44	45	4.90	2.70	.70	0	0	0	0	0	0	0	0
45	46	5.00	2.90	.90	0	0	0	0	0	0	0	0
46	47	5.20	3.00	1.00	0	0	0	0	0	0	0	0
47	48	5.30	3.20	1.10	0	0	0	0	0	0	0	0
48	49	5.50	3.30	1.30	0	0	0	0	0	0	0	0
49	50	5.70	3.40	1.40	0	0	0	0	0	0	0	0
50	51	5.80	3.60	1.60	0	0	0	0	0	0	0	0
51	52	6.00	3.70	1.70	0	0	0	0	0	0	0	0
52	53	6.10	3.90	1.80	0	0	0	0	0	0	0	0
53	54	6.30	4.00	2.00	0	0	0	0	0	0	0	0
54	55	6.50	4.10	2.10	.10	0	0	0	0	0	0	0
55	56	6.60	4.30	2.30	.20	0	0	0	0	0	0	0
56	57	6.80	4.50	2.40	.40	0	0	0	0	0	0	0
57	58	6.90	4.60	2.50	.50	0	0	0	0	0	0	0
58	59	7.10	4.80	2.70	.70	0	0	0	0	0	0	0
59	60	7.30	4.90	2.80	.80	0	0	0	0	0	0	0
60	62	7.50	5.20	3.00	1.00	0	0	0	0	0	0	0
62	64	7.80	5.50	3.30	1.30	0	0	0	0	0	0	0
64	66	8.10	5.80	3.60	1.60	0	0	0	0	0	0	0
66	68	8.50	6.10	3.90	1.80	0	0	0	0	0	0	0
68	70	8.80	6.50	4.20	2.10	.10	0	0	0	0	0	0
70	72	9.10	6.80	4.50	2.40	.40	0	0	0	0	0	0
72	74	9.40	7.10	4.80	2.70	.70	0	0	0	0	0	0
74	76	9.70	7.40	5.10	3.00	.90	0	0	0	0	0	0
76	78	10.10	7.70	5.40	3.20	1.20	0	0	0	0	0	0
78	80	10.40	8.10	5.80	3.50	1.50	0	0	0	0	0	0
80	82	10.70	8.40	6.10	3.80	1.80	0	0	0	0	0	0
82	84	11.00	8.70	6.40	4.10	2.10	0	0	0	0	0	0
84	86	11.30	9.00	6.70	4.40	2.30	.30	0	0	0	0	0
86	88	11.70	9.30	7.00	4.70	2.60	.60	0	0	0	0	0
88	90	12.00	9.70	7.40	5.00	2.90	.90	0	0	0	0	0
90	92	12.30	10.00	7.70	5.40	3.20	1.20	0	0	0	0	0
92	94	12.60	10.30	8.00	5.70	3.50	1.40	0	0	0	0	0
94	96	12.90	10.60	8.30	6.00	3.70	1.70	0	0	0	0	0
96	98	13.30	10.90	8.60	6.30	4.00	2.00	0	0	0	0	0
98	100	13.60	11.30	9.00	6.60	4.30	2.30	.30	0	0	0	0

FEDERAL TAX TABLE

MARRIED Persons—**WEEKLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$100	$105	$14.10	$11.80	$9.50	$7.20	$4.90	$2.80	$.80	$0	$0	$0	$0
105	110	14.90	12.60	10.30	8.00	5.70	3.50	1.50	0	0	0	0
110	115	15.70	13.40	11.10	8.80	6.50	4.20	2.20	.10	0	0	0
115	120	16.50	14.20	11.90	9.60	7.30	5.00	2.90	.80	0	0	0
120	125	17.30	15.00	12.70	10.40	8.10	5.80	3.60	1.50	0	0	0
125	130	18.10	15.80	13.50	11.20	8.90	6.60	4.30	2.20	.20	0	0
130	135	18.90	16.60	14.30	12.00	9.70	7.40	5.10	2.90	.90	0	0
135	140	19.70	17.40	15.10	12.80	10.50	8.20	5.90	3.60	1.60	0	0
140	145	20.50	18.20	15.90	13.60	11.30	9.00	6.70	4.40	2.30	.30	0
145	150	21.30	19.00	16.70	14.40	12.10	9.80	7.50	5.20	3.00	1.00	0
150	160	22.50	20.20	17.90	15.60	13.30	11.00	8.70	6.40	4.10	2.00	0
160	170	24.10	21.80	19.50	17.20	14.90	12.60	10.30	8.00	5.70	3.40	1.40
170	180	26.00	23.40	21.10	18.80	16.50	14.20	11.90	9.60	7.30	5.00	2.80
180	190	28.00	25.20	22.70	20.40	18.10	15.80	13.50	11.20	8.90	6.60	4.30
190	200	30.00	27.20	24.30	22.00	19.70	17.40	15.10	12.80	10.50	8.20	5.90
200	210	32.00	29.20	26.30	23.60	21.30	19.00	16.70	14.40	12.10	9.80	7.50
210	220	34.40	31.20	28.30	25.40	22.90	20.60	18.30	16.00	13.70	11.40	9.10
220	230	36.80	33.30	30.30	27.40	24.50	22.20	19.90	17.60	15.30	13.00	10.70
230	240	39.20	35.70	32.30	29.40	26.50	23.80	21.50	19.20	16.90	14.60	12.30
240	250	41.60	38.10	34.60	31.40	28.50	25.60	23.10	20.80	18.50	16.20	13.90
250	260	44.00	40.50	37.00	33.60	30.50	27.60	24.70	22.40	20.10	17.80	15.50
260	270	46.40	42.90	39.40	36.00	32.50	29.60	26.70	24.00	21.70	19.40	17.10
270	280	48.80	45.30	41.80	38.40	34.90	31.60	28.70	25.80	23.30	21.00	18.70
280	290	51.20	47.70	44.20	40.80	37.30	33.90	30.70	27.80	25.00	22.60	20.30
290	300	53.60	50.10	46.60	43.20	39.70	36.30	32.80	29.80	27.00	24.20	21.90
300	310	56.00	52.50	49.00	45.60	42.10	38.70	35.20	31.80	29.00	26.10	23.50
310	320	58.40	54.90	51.40	48.00	44.50	41.10	37.60	34.10	31.00	28.10	25.20
320	330	60.80	57.30	53.80	50.40	46.90	43.50	40.00	36.50	33.10	30.10	27.20
330	340	63.60	59.70	56.20	52.80	49.30	45.90	42.40	38.90	35.50	32.10	29.20
340	350	66.40	62.40	58.60	55.20	51.70	48.30	44.80	41.30	37.90	34.40	31.20
350	360	69.20	65.20	61.10	57.60	54.10	50.70	47.20	43.70	40.30	36.80	33.40
360	370	72.00	68.00	63.90	60.00	56.50	53.10	49.60	46.10	42.70	39.20	35.80
370	380	74.80	70.80	66.70	62.70	58.90	55.50	52.00	48.50	45.10	41.60	38.20
380	390	77.60	73.60	69.50	65.50	61.50	57.90	54.40	50.90	47.50	44.00	40.60
390	400	80.40	76.40	72.30	68.30	64.30	60.30	56.80	53.30	49.90	46.40	43.00
400	410	83.20	79.20	75.10	71.10	67.10	63.00	59.20	55.70	52.30	48.80	45.40
410	420	86.30	82.00	77.90	73.90	69.90	65.80	61.80	58.10	54.70	51.20	47.80
420	430	89.50	84.80	80.70	76.70	72.70	68.60	64.60	60.50	57.10	53.60	50.20
430	440	92.70	88.00	83.50	79.50	75.50	71.40	67.40	63.30	59.50	56.00	52.60
440	450	95.90	91.20	86.60	82.30	78.30	74.20	70.20	66.10	62.10	58.40	55.00
450	460	99.10	94.40	89.80	85.20	81.10	77.00	73.00	68.90	64.90	60.90	57.40
460	470	102.30	97.60	93.00	88.40	83.90	79.80	75.80	71.70	67.70	63.70	59.80
470	480	105.50	100.80	96.20	91.60	87.00	82.60	78.60	74.50	70.50	66.50	62.40
480	490	108.70	104.00	99.40	94.80	90.20	85.60	81.40	77.30	73.30	69.30	65.20
490	500	112.20	107.20	102.60	98.00	93.40	88.80	84.20	80.10	76.10	72.10	68.00
500	510	115.80	110.60	105.80	101.20	96.60	92.00	87.40	82.90	78.90	74.90	70.80
510	520	119.40	114.20	109.10	104.40	99.80	95.20	90.60	86.00	81.70	77.70	73.60
520	530	123.00	117.80	112.70	107.60	103.00	98.40	93.80	89.20	84.50	80.50	76.40
530	540	126.60	121.40	116.30	111.10	106.20	101.60	97.00	92.40	87.70	83.30	79.20
540	550	130.20	125.00	119.90	114.70	109.50	104.80	100.20	95.60	90.90	86.30	82.00
550	560	133.80	128.60	123.50	118.30	113.10	108.00	103.40	98.80	94.10	89.50	84.90
560	570	137.40	132.20	127.10	121.90	116.70	111.50	106.60	102.00	97.30	92.70	88.10
570	580	141.00	135.80	130.70	125.50	120.30	115.10	109.90	105.20	100.50	95.90	91.30
580	590	144.60	139.40	134.30	129.10	123.90	118.70	113.50	108.40	103.70	99.10	94.50
590	600	148.20	143.00	137.90	132.70	127.50	122.30	117.10	111.90	106.90	102.30	97.70
600	610	151.80	146.60	141.50	136.30	131.10	125.90	120.70	115.50	110.30	105.50	100.90
610	620	155.40	150.20	145.10	139.90	134.70	129.50	124.30	119.10	113.90	108.70	104.10
620	630	159.00	153.80	148.70	143.50	138.30	133.10	127.90	122.70	117.50	112.30	107.30
630	640	162.60	157.40	152.30	147.10	141.90	136.70	131.50	126.30	121.10	115.90	110.70
		36 percent of the excess over $640 plus—										
$640 and over		164.40	159.20	154.10	148.90	143.70	138.50	133.30	128.10	122.90	117.70	112.50

FEDERAL TAX TABLE

SINGLE Persons—MONTHLY Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$48	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
48	52	.60	0	0	0	0	0	0	0	0	0	0
52	56	1.10	0	0	0	0	0	0	0	0	0	0
56	60	1.70	0	0	0	0	0	0	0	0	0	0
60	64	2.30	0	0	0	0	0	0	0	0	0	0
64	68	2.80	0	0	0	0	0	0	0	0	0	0
68	72	3.40	0	0	0	0	0	0	0	0	0	0
72	76	3.90	0	0	0	0	0	0	0	0	0	0
76	80	4.50	0	0	0	0	0	0	0	0	0	0
80	84	5.10	0	0	0	0	0	0	0	0	0	0
84	88	5.60	0	0	0	0	0	0	0	0	0	0
88	92	6.20	0	0	0	0	0	0	0	0	0	0
92	96	6.70	0	0	0	0	0	0	0	0	0	0
96	100	7.30	0	0	0	0	0	0	0	0	0	0
100	104	7.90	0	0	0	0	0	0	0	0	0	0
104	108	8.40	0	0	0	0	0	0	0	0	0	0
108	112	9.00	.20	0	0	0	0	0	0	0	0	0
112	116	9.50	.80	0	0	0	0	0	0	0	0	0
116	120	10.10	1.40	0	0	0	0	0	0	0	0	0
120	124	10.70	1.90	0	0	0	0	0	0	0	0	0
124	128	11.20	2.50	0	0	0	0	0	0	0	0	0
128	132	11.80	3.00	0	0	0	0	0	0	0	0	0
132	136	12.30	3.60	0	0	0	0	0	0	0	0	0
136	140	12.90	4.20	0	0	0	0	0	0	0	0	0
140	144	13.50	4.70	0	0	0	0	0	0	0	0	0
144	148	14.00	5.30	0	0	0	0	0	0	0	0	0
148	152	14.60	5.80	0	0	0	0	0	0	0	0	0
152	156	15.30	6.40	0	0	0	0	0	0	0	0	0
156	160	16.00	7.00	0	0	0	0	0	0	0	0	0
160	164	16.70	7.50	0	0	0	0	0	0	0	0	0
164	168	17.50	8.10	0	0	0	0	0	0	0	0	0
168	172	18.20	8.60	0	0	0	0	0	0	0	0	0
172	176	18.90	9.20	.40	0	0	0	0	0	0	0	0
176	180	19.60	9.80	1.00	0	0	0	0	0	0	0	0
180	184	20.30	10.30	1.60	0	0	0	0	0	0	0	0
184	188	21.10	10.90	2.10	0	0	0	0	0	0	0	0
188	192	21.80	11.40	2.70	0	0	0	0	0	0	0	0
192	196	22.50	12.00	3.20	0	0	0	0	0	0	0	0
196	200	23.20	12.60	3.80	0	0	0	0	0	0	0	0
200	204	23.90	13.10	4.40	0	0	0	0	0	0	0	0
204	208	24.70	13.70	4.90	0	0	0	0	0	0	0	0
208	212	25.40	14.20	5.50	0	0	0	0	0	0	0	0
212	216	26.10	14.90	6.00	0	0	0	0	0	0	0	0
216	220	26.80	15.60	6.60	0	0	0	0	0	0	0	0
220	224	27.50	16.30	7.20	0	0	0	0	0	0	0	0
224	228	28.30	17.00	7.70	0	0	0	0	0	0	0	0
228	232	29.00	17.70	8.30	0	0	0	0	0	0	0	0
232	236	29.70	18.50	8.80	.10	0	0	0	0	0	0	0
236	240	30.40	19.20	9.40	.70	0	0	0	0	0	0	0
240	248	31.50	20.30	10.20	1.50	0	0	0	0	0	0	0
248	256	32.90	21.70	11.40	2.60	0	0	0	0	0	0	0
256	264	34.40	23.10	12.50	3.70	0	0	0	0	0	0	0
264	272	35.80	24.60	13.60	4.90	0	0	0	0	0	0	0
272	280	37.30	26.00	14.80	6.00	0	0	0	0	0	0	0
280	288	38.70	27.50	16.20	7.10	0	0	0	0	0	0	0
288	296	40.10	28.90	17.60	8.20	0	0	0	0	0	0	0
296	304	41.60	30.30	19.10	9.30	.60	0	0	0	0	0	0
304	312	43.00	31.80	20.50	10.50	1.70	0	0	0	0	0	0
312	320	44.50	33.20	22.00	11.60	2.80	0	0	0	0	0	0
320	328	46.10	34.70	23.40	12.70	3.90	0	0	0	0	0	0
328	336	47.80	36.10	24.80	13.80	5.10	0	0	0	0	0	0
336	344	49.50	37.50	26.30	15.00	6.20	0	0	0	0	0	0
344	352	51.20	39.00	27.70	16.50	7.30	0	0	0	0	0	0
352	360	52.80	40.40	29.20	17.90	8.40	0	0	0	0	0	0
360	368	54.50	41.90	30.60	19.40	9.50	.80	0	0	0	0	0

FEDERAL TAX TABLE

SINGLE Persons—**MONTHLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$368	$376	$56.20	$43.30	$32.00	$20.80	$10.70	$1.90	$0	$0	$0	$0	$0
376	384	57.90	44.80	33.50	22.20	11.80	3.00	0	0	0	0	0
384	392	59.60	46.40	34.90	23.70	12.90	4.20	0	0	0	0	0
392	400	61.20	48.10	36.40	25.10	14.00	5.30	0	0	0	0	0
400	420	64.20	51.10	38.90	27.60	16.40	7.20	0	0	0	0	0
420	440	68.40	55.30	42.50	31.20	20.00	10.00	1.30	0	0	0	0
440	460	72.60	59.50	46.30	34.80	23.60	12.80	4.10	0	0	0	0
460	480	76.80	63.70	50.50	38.40	27.20	15.90	6.90	0	0	0	0
480	500	81.00	67.90	54.70	42.00	30.80	19.50	9.70	.90	0	0	0
500	520	85.20	72.10	58.90	45.80	34.40	23.10	12.50	3.70	0	0	0
520	540	89.40	76.30	63.10	50.00	38.00	26.70	15.50	6.50	0	0	0
540	560	93.60	80.50	67.30	54.20	41.60	30.30	19.10	9.30	.60	0	0
560	580	97.80	84.70	71.50	58.40	45.30	33.90	22.70	12.10	3.40	0	0
580	600	102.00	88.90	75.70	62.60	49.50	37.50	26.30	15.00	6.20	0	0
600	640	108.30	95.20	82.00	68.90	55.80	42.90	31.70	20.40	10.40	1.60	0
640	680	116.70	103.60	90.40	77.30	64.20	51.10	38.90	27.60	16.40	7.20	0
680	720	125.10	112.00	98.80	85.70	72.60	59.50	46.30	34.80	23.60	12.80	4.10
720	760	133.50	120.40	107.20	94.10	81.00	67.90	54.70	42.00	30.80	19.50	9.70
760	800	141.90	128.80	115.60	102.50	89.40	76.30	63.10	50.00	38.00	26.70	15.50
800	840	150.30	137.20	124.00	110.90	97.80	84.70	71.50	58.40	45.30	33.90	22.70
840	880	158.70	145.60	132.40	119.30	106.20	93.10	79.90	66.80	53.70	41.10	29.90
880	920	167.60	154.00	140.80	127.70	114.60	101.50	88.30	75.20	62.10	49.00	37.10
920	960	176.80	162.40	149.20	136.10	123.00	109.90	96.70	83.60	70.50	57.40	44.30
960	1,000	186.00	171.60	157.60	144.50	131.40	118.30	105.10	92.00	78.90	65.80	52.60
1,000	1,040	196.00	180.80	166.40	152.90	139.80	126.70	113.50	100.40	87.30	74.20	61.00
1,040	1,080	206.80	190.00	175.60	161.30	148.20	135.10	121.90	108.80	95.70	82.60	69.40
1,080	1,120	217.60	200.70	184.80	170.50	156.60	143.50	130.30	117.20	104.10	91.00	77.80
1,120	1,160	228.40	211.50	194.60	179.70	165.30	151.90	138.70	125.60	112.50	99.40	86.20
1,160	1,200	239.70	222.30	205.40	188.90	174.50	160.30	147.10	134.00	120.90	107.80	94.60
1,200	1,240	252.10	233.10	216.20	199.40	183.70	169.30	155.50	142.40	129.30	116.20	103.00
1,240	1,280	264.50	245.10	227.00	210.20	193.30	178.50	164.10	150.80	137.70	124.60	111.40
1,280	1,320	276.90	257.50	238.20	221.00	204.10	187.70	173.30	159.20	146.10	133.00	119.80
1,320	1,360	289.30	269.90	250.60	231.80	214.90	198.00	182.50	168.20	154.50	141.40	128.20
1,360	1,400	301.70	282.30	263.00	243.60	225.70	208.80	191.90	177.40	163.00	149.80	136.60
1,400	1,440	314.10	294.70	275.40	256.00	236.60	219.60	202.70	186.60	172.20	158.20	145.00
1,440	1,480	327.30	307.10	287.80	268.40	249.00	230.40	213.50	196.70	181.40	167.00	153.40
1,480	1,520	341.30	319.50	300.20	280.80	261.40	242.00	224.30	207.50	190.60	176.20	161.80
1,520	1,560	355.30	333.40	312.60	293.20	273.80	254.40	235.10	218.30	201.40	185.40	171.00
1,560	1,600	369.30	347.40	325.50	305.60	286.20	266.80	247.50	229.10	212.20	195.30	180.20
1,600	1,640	383.30	361.40	339.50	318.00	298.60	279.20	259.90	240.50	223.00	206.10	189.40
1,640	1,680	397.30	375.40	353.50	331.60	311.00	291.60	272.30	252.90	233.80	216.90	200.00
1,680	1,720	411.30	389.40	367.50	345.60	323.80	304.00	284.70	265.30	245.90	227.70	210.80
1,720	1,760	425.30	403.40	381.50	359.60	337.80	316.40	297.10	277.70	258.30	238.90	221.60
1,760	1,800	439.30	417.40	395.50	373.60	351.80	329.90	309.50	290.10	270.70	251.30	232.40
1,800	1,840	453.30	431.40	409.50	387.60	365.80	343.90	322.00	302.50	283.10	263.70	244.40
1,840	1,880	467.30	445.40	423.50	401.60	379.80	357.90	336.00	314.90	295.50	276.10	256.80
1,880	1,920	481.30	459.40	437.50	415.60	393.80	371.90	350.00	328.10	307.90	288.50	269.20
1,920	1,960	495.30	473.40	451.50	429.60	407.80	385.90	364.00	342.10	320.30	300.90	281.60
1,960	2,000	509.30	487.40	465.50	443.60	421.80	399.90	378.00	356.10	334.30	313.30	294.00
2,000	2,040	523.30	501.40	479.50	457.60	435.80	413.90	392.00	370.10	348.30	326.40	306.40
2,040	2,080	537.30	515.40	493.50	471.60	449.80	427.90	406.00	384.10	362.30	340.40	318.80
2,080	2,120	551.30	529.40	507.50	485.60	463.80	441.90	420.00	398.10	376.30	354.40	332.50
		35 percent of the excess over $2,120 plus—										
$2,120 and over		558.30	536.40	514.50	492.60	470.80	448.90	427.00	405.10	383.30	361.40	339.50

FEDERAL TAX TABLE

MARRIED Persons—**MONTHLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$0	$48	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
48	52	.60	0	0	0	0	0	0	0	0	0	0
52	56	1.10	0	0	0	0	0	0	0	0	0	0
56	60	1.70	0	0	0	0	0	0	0	0	0	0
60	64	2.30	0	0	0	0	0	0	0	0	0	0
64	68	2.80	0	0	0	0	0	0	0	0	0	0
68	72	3.40	0	0	0	0	0	0	0	0	0	0
72	76	3.90	0	0	0	0	0	0	0	0	0	0
76	80	4.50	0	0	0	0	0	0	0	0	0	0
80	84	5.10	0	0	0	0	0	0	0	0	0	0
84	88	5.60	0	0	0	0	0	0	0	0	0	0
88	92	6.20	0	0	0	0	0	0	0	0	0	0
92	96	6.70	0	0	0	0	0	0	0	0	0	0
96	100	7.30	0	0	0	0	0	0	0	0	0	0
100	104	7.90	0	0	0	0	0	0	0	0	0	0
104	108	8.40	0	0	0	0	0	0	0	0	0	0
108	112	9.00	.20	0	0	0	0	0	0	0	0	0
112	116	9.50	.80	0	0	0	0	0	0	0	0	0
116	120	10.10	1.40	0	0	0	0	0	0	0	0	0
120	124	10.70	1.90	0	0	0	0	0	0	0	0	0
124	128	11.20	2.50	0	0	0	0	0	0	0	0	0
128	132	11.80	3.00	0	0	0	0	0	0	0	0	0
132	136	12.30	3.60	0	0	0	0	0	0	0	0	0
136	140	12.90	4.20	0	0	0	0	0	0	0	0	0
140	144	13.50	4.70	0	0	0	0	0	0	0	0	0
144	148	14.00	5.30	0	0	0	0	0	0	0	0	0
148	152	14.60	5.80	0	0	0	0	0	0	0	0	0
152	156	15.10	6.40	0	0	0	0	0	0	0	0	0
156	160	15.70	7.00	0	0	0	0	0	0	0	0	0
160	164	16.30	7.50	0	0	0	0	0	0	0	0	0
164	168	16.80	8.10	0	0	0	0	0	0	0	0	0
168	172	17.40	8.60	0	0	0	0	0	0	0	0	0
172	176	18.00	9.20	.40	0	0	0	0	0	0	0	0
176	180	18.60	9.80	1.00	0	0	0	0	0	0	0	0
180	184	19.30	10.30	1.60	0	0	0	0	0	0	0	0
184	188	19.90	10.90	2.10	0	0	0	0	0	0	0	0
188	192	20.60	11.40	2.70	0	0	0	0	0	0	0	0
192	196	21.20	12.00	3.20	0	0	0	0	0	0	0	0
196	200	21.80	12.60	3.80	0	0	0	0	0	0	0	0
200	204	22.50	13.10	4.40	0	0	0	0	0	0	0	0
204	208	23.10	13.70	4.90	0	0	0	0	0	0	0	0
208	212	23.80	14.20	5.50	0	0	0	0	0	0	0	0
212	216	24.40	14.80	6.00	0	0	0	0	0	0	0	0
216	220	25.00	15.40	6.60	0	0	0	0	0	0	0	0
220	224	25.70	15.90	7.20	0	0	0	0	0	0	0	0
224	228	26.30	16.50	7.70	0	0	0	0	0	0	0	0
228	232	27.00	17.00	8.30	0	0	0	0	0	0	0	0
232	236	27.60	17.60	8.80	.10	0	0	0	0	0	0	0
236	240	28.20	18.20	9.40	.70	0	0	0	0	0	0	0
240	248	29.20	19.20	10.20	1.50	0	0	0	0	0	0	0
248	256	30.50	20.50	11.40	2.60	0	0	0	0	0	0	0
256	264	31.80	21.80	12.50	3.70	0	0	0	0	0	0	0
264	272	33.00	23.00	13.60	4.90	0	0	0	0	0	0	0
272	280	34.30	24.30	14.70	6.00	0	0	0	0	0	0	0
280	288	35.60	25.60	15.80	7.10	0	0	0	0	0	0	0
288	296	36.90	26.90	17.00	8.20	0	0	0	0	0	0	0
296	304	38.20	28.20	18.20	9.30	.60	0	0	0	0	0	0
304	312	39.40	29.40	19.40	10.50	1.70	0	0	0	0	0	0
312	320	40.70	30.70	20.70	11.60	2.80	0	0	0	0	0	0
320	328	42.00	32.00	22.00	12.70	3.90	0	0	0	0	0	0
328	336	43.30	33.30	23.30	13.80	5.10	0	0	0	0	0	0
336	344	44.60	34.60	24.60	14.90	6.20	0	0	0	0	0	0
344	352	45.80	35.80	25.80	16.10	7.30	0	0	0	0	0	0
352	360	47.10	37.10	27.10	17.20	8.40	0	0	0	0	0	0
360	368	48.40	38.40	28.40	18.40	9.50	.80	0	0	0	0	0
368	376	49.70	39.70	29.70	19.70	10.70	1.90	0	0	0	0	0
376	384	51.00	41.00	31.00	21.00	11.80	3.00	0	0	0	0	0
384	392	52.20	42.20	32.20	22.20	12.90	4.20	0	0	0	0	0
392	400	53.50	43.50	33.50	23.50	14.00	5.30	0	0	0	0	0
400	420	55.80	45.80	35.80	25.80	16.00	7.20	0	0	0	0	0

FEDERAL TAX TABLE

MARRIED Persons—**MONTHLY** Payroll Period

And the wages are—		And the number of withholding allowances claimed is—										
At least	But less than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of income tax to be withheld shall be—										
$420	$440	$59.00	$49.00	$39.00	$29.00	$19.00	$10.00	$1.30	$0	$0	$0	$0
440	460	62.20	52.20	42.20	32.20	22.20	12.80	4.10	0	0	0	0
460	480	65.40	55.40	45.40	35.40	25.40	15.60	6.90	0	0	0	0
480	500	68.60	58.60	48.60	38.60	28.60	18.60	9.70	.90	0	0	0
500	520	71.80	61.80	51.80	41.80	31.80	21.80	12.50	3.70	0	0	0
520	540	75.00	65.00	55.00	45.00	35.00	25.00	15.30	6.50	0	0	0
540	560	78.20	68.20	58.20	48.20	38.20	28.20	18.20	9.30	.60	0	0
560	580	81.40	71.40	61.40	51.40	41.40	31.40	21.40	12.10	3.40	0	0
580	600	84.60	74.60	64.60	54.60	44.60	34.60	24.60	14.90	6.20	0	0
600	640	89.40	79.40	69.40	59.40	49.40	39.40	29.40	19.40	10.40	1.60	0
640	680	95.80	85.80	75.80	65.80	55.80	45.80	35.80	25.80	16.00	7.20	0
680	720	102.20	92.20	82.20	72.20	62.20	52.20	42.20	32.20	22.20	12.80	4.10
720	760	109.20	98.60	88.60	78.60	68.60	58.60	48.60	38.60	28.60	18.60	9.70
760	800	117.20	105.00	95.00	85.00	75.00	65.00	55.00	45.00	35.00	25.00	15.30
800	840	125.20	112.70	101.40	91.40	81.40	71.40	61.40	51.40	41.40	31.40	21.40
840	880	133.20	120.70	108.20	97.80	87.80	77.80	67.80	57.80	47.80	37.80	27.80
880	920	141.30	128.70	116.20	104.20	94.20	84.20	74.20	64.20	54.20	44.20	34.20
920	960	150.90	136.70	124.20	111.70	100.60	90.60	80.60	70.60	60.60	50.60	40.60
960	1,000	160.50	145.50	132.20	119.70	107.20	97.00	87.00	77.00	67.00	57.00	47.00
1,000	1,040	170.10	155.10	140.20	127.70	115.20	103.40	93.40	83.40	73.40	63.40	53.40
1,040	1,080	179.70	164.70	149.70	135.70	123.20	110.70	99.80	89.80	79.80	69.80	59.80
1,080	1,120	189.30	174.30	159.30	144.30	131.20	118.70	106.20	96.20	86.20	76.20	66.20
1,120	1,160	198.90	183.90	168.90	153.90	139.20	126.70	114.20	102.60	92.60	82.60	72.60
1,160	1,200	208.50	193.50	178.50	163.50	148.50	134.70	122.20	109.70	99.00	89.00	79.00
1,200	1,240	218.10	203.10	188.10	173.10	158.10	143.10	130.20	117.70	105.40	95.40	85.40
1,240	1,280	227.70	212.70	197.70	182.70	167.70	152.70	138.20	125.70	113.20	101.80	91.80
1,280	1,320	237.30	222.30	207.30	192.30	177.30	162.30	147.30	133.70	121.20	108.70	98.20
1,320	1,360	246.90	231.90	216.90	201.90	186.90	171.90	156.90	141.90	129.20	116.70	104.60
1,360	1,400	256.50	241.50	226.50	211.50	196.50	181.50	166.50	151.50	137.20	124.70	112.20
1,400	1,440	266.80	251.10	236.10	221.10	206.10	191.10	176.10	161.10	146.10	132.70	120.20
1,440	1,480	278.00	260.70	245.70	230.70	215.70	200.70	185.70	170.70	155.70	140.70	128.20
1,480	1,520	289.20	271.70	255.30	240.30	225.30	210.30	195.30	180.30	165.30	150.30	136.20
1,520	1,560	300.40	282.90	265.40	249.90	234.90	219.90	204.90	189.90	174.90	159.90	144.90
1,560	1,600	311.60	294.10	276.60	259.50	244.50	229.50	214.50	199.50	184.50	169.50	154.50
1,600	1,640	322.80	305.30	287.80	270.30	254.10	239.10	224.10	209.10	194.10	179.10	164.10
1,640	1,680	334.00	316.50	299.00	281.50	264.00	248.70	233.70	218.70	203.70	188.70	173.70
1,680	1,720	345.20	327.70	310.20	292.70	275.20	258.30	243.30	228.30	213.30	198.30	183.30
1,720	1,760	356.40	338.90	321.40	303.90	286.40	268.90	252.90	237.90	222.90	207.90	192.90
1,760	1,800	367.90	350.10	332.60	315.10	297.60	280.10	262.60	247.50	232.50	217.50	202.50
1,800	1,840	380.70	361.30	343.80	326.30	308.80	291.30	273.80	257.10	242.10	227.10	212.10
1,840	1,880	393.50	373.50	355.00	337.50	320.00	302.50	285.00	267.50	251.70	236.70	221.70
1,880	1,920	406.30	386.30	366.30	348.70	331.20	313.70	296.20	278.70	261.30	246.30	231.30
1,920	1,960	419.10	399.10	379.10	359.90	342.40	324.90	307.40	289.90	272.40	255.90	240.90
1,960	2,000	431.90	411.90	391.90	371.90	353.60	336.10	318.60	301.10	283.60	266.10	250.50
2,000	2,040	444.70	424.70	404.70	384.70	364.80	347.30	329.80	312.30	294.80	277.30	260.10
2,040	2,080	457.50	437.50	417.50	397.50	377.50	358.50	341.00	323.50	306.00	288.50	271.00
2,080	2,120	470.30	450.30	430.30	410.30	390.30	370.30	352.20	334.70	317.20	299.70	282.20
2,120	2,160	484.60	463.10	443.10	423.10	403.10	383.10	363.40	345.90	328.40	310.90	293.40
2,160	2,200	499.00	476.50	455.90	435.90	415.90	395.90	375.90	357.10	339.60	322.10	304.60
2,200	2,240	513.40	490.90	468.70	448.70	428.70	408.70	388.70	368.70	350.80	333.30	315.80
2,240	2,280	527.80	505.30	482.80	461.50	441.50	421.50	401.50	381.50	362.00	344.50	327.00
2,280	2,320	542.20	519.70	497.20	474.70	454.30	434.30	414.30	394.30	374.30	355.70	338.20
2,320	2,360	556.60	534.10	511.60	489.10	467.10	447.10	427.10	407.10	387.10	367.10	349.40
2,360	2,400	571.00	548.50	526.00	503.50	481.00	459.90	439.90	419.90	399.90	379.90	360.60
2,400	2,440	585.40	562.90	540.40	517.90	495.40	472.90	452.70	432.70	412.70	392.70	372.70
2,440	2,480	599.80	577.30	554.80	532.30	509.80	487.30	465.50	445.50	425.50	405.50	385.50
2,480	2,520	614.20	591.70	569.20	546.70	524.20	501.70	479.20	458.30	438.30	418.30	398.30
2,520	2,560	628.60	606.10	583.60	561.10	538.60	516.10	493.60	471.10	451.10	431.10	411.10
2,560	2,600	643.00	620.50	598.00	575.50	553.00	530.50	508.00	485.50	463.90	443.90	423.90
2,600	2,640	657.40	634.90	612.40	589.90	567.40	544.90	522.40	499.90	477.40	456.70	436.70
2,640	2,680	671.80	649.30	626.80	604.30	581.80	559.30	536.80	514.30	491.80	469.50	449.50
2,680	2,720	686.20	663.70	641.20	618.70	596.20	573.70	551.20	528.70	506.20	483.70	462.30
2,720	2,760	700.60	678.10	655.60	633.10	610.60	588.10	565.60	543.10	520.60	498.10	475.60
		36 percent of the excess over $2 760 plus—										
$2,760 and over		707.80	685.30	662.80	640.30	617.80	595.30	572.80	550.30	527.80	505.30	482.80

STATE INCOME TAX TABLE

NO EXEMPTIONS OR DEDUCTIONS CLAIMED

WEEKLY PAY PERIOD			MONTHLY PAY PERIOD		
From	Wages Through	Amount of Tax	From	Wages Through	Amount of Tax
$ .00	$ 2.00	.02	$ .00	$ 10.00	$ .10
2.01	5.00	.05	10.01	20.00	.20
5.01	7.00	.07	20.01	30.00	.30
7.01	9.00	.09	30.01	40.00	.40
9.01	12.00	.12	40.01	50.00	.50
12.01	14.00	.14	50.01	60.00	.60
14.01	16.00	.16	60.01	70.00	.70
16.01	18.00	.18	70.01	80.00	.80
18.01	21.00	.21	80.01	90.00	.90
21.01	23.00	.23	90.01	100.00	1.00
23.01	25.00	.25	100.01	110.00	1.10
25.01	28.00	.28	110.01	120.00	1.20
28.01	30.00	.30	120.01	130.00	1.30
30.01	32.00	.32	130.01	140.00	1.40
32.01	35.00	.35	140.01	150.00	1.50
35.01	37.00	.37	150.01	160.00	1.60
37.01	39.00	.39	160.01	170.00	1.70
39.01	42.00	.42	170.01	180.00	1.80
42.01	44.00	.44	180.01	190.00	1.90
44.01	46.00	.46	190.01	200.00	2.00
48.01	51.00	.51	200.01	220.00	2.20
53.01	55.00	.55	220.01	240.00	2.40
58.01	60.00	.63	240.01	260.00	2.75
62.01	65.00	.75	260.01	280.00	3.25
67.01	69.00	.87	280.01	300.00	3.75
72.01	74.00	.98	300.01	320.00	4.25
76.01	78.00	1.10	320.01	340.00	4.75
81.01	83.00	1.21	340.01	360.00	5.25
85.01	88.00	1.33	360.01	380.00	5.75
90.01	92.00	1.44	380.01	400.00	6.25
95.01	97.00	1.56	400.01	420.00	6.75
99.01	102.00	1.67	420.01	440.00	7.25
104.01	106.00	1.79	440.01	460.00	7.75
108.01	111.00	1.90	460.01	480.00	8.25
113.01	115.00	2.02	480.01	500.00	8.75
118.01	120.00	2.18	500.01	520.00	9.45
122.01	125.00	2.34	520.01	540.00	10.15
127.01	129.00	2.50	540.01	560.00	10.85
132.01	134.00	2.67	560.01	580.00	11.55
136.01	138.00	2.83	580.01	600.00	12.25
145.01	148.00	3.15	600.01	640.00	13.65
155.01	157.00	3.47	640.01	680.00	15.05
164.01	166.00	3.80	680.01	720.00	16.45
173.01	175.00	4.14	720.01	760.00	17.95
182.01	185.00	4.56	760.01	800.00	19.75
192.01	194.00	4.97	800.01	840.00	21.55
201.01	203.00	5.39	840.01	880.00	23.35
210.01	212.00	5.80	880.01	920.00	25.15
219.01	222.00	6.22	920.01	960.00	26.95
228.01	231.00	6.63	960.01	1,000.00	28.75

STATE TAX TABLE

Weekly Pay Period

WAGES		Single and You Claim Your Exemption	Married and You Claim One Exemption	Married and You Claim Both Exemptions	Single and You Claim Your Exemption	Married and You Claim One Exemption	Married or Head of Family and You Claim Both Exemptions	Single and You Claim Your Exemption	Married and You Claim One Exemption	Married or Head of Family and You Claim Both Exemptions	Single and You Claim Your Exemption	Married and You Claim One Exemption	Married or Head of Family and You Claim Both Exemptions	Single and You Claim Your Exemption	Married and You Claim One Exemption	Married or Head of Family and You Claim Both Exemptions	Single and You Claim Your Exemption	Married and You Claim One Exemption	Married or Head of Family and You Claim Both Exemptions	Single and You Claim Your Exemption	Married and You Claim One Exemption	Married or Head of Family and You Claim Both Exemptions
From	Through	With No Dependents			With 1 Dependent			With 2 Dependents			With 3 Dependents			With 4 Dependents			With 5 Dependents			With 6 Dependents		
$ .01	$ 34.00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00
34.01	40.00	.03	.03	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
40.01	42.00	.05	.05	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
42.01	44.00	.06	.06	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
44.01	46.00	.08	.08	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
46.01	48.00	.10	.10	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
48.01	49.00	.11	.11	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
49.01	52.00	.13	.13	.00	.02	.02	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
52.01	54.00	.15	.15	.00	.04	.04	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
54.01	56.00	.17	.17	.00	.06	.06	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
56.01	59.00	.20	.20	.00	.08	.08	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
59.01	61.00	.22	.22	.00	.10	.10	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
61.01	66.00	.28	.28	.00	.17	.17	.00	.05	.05	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
66.01	70.00	.39	.39	.05	.27	.27	.00	.16	.16	.00	.04	.04	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
70.01	75.00	.49	.49	.15	.38	.38	.04	.26	.26	.00	.14	.14	.00	.03	.03	.00	.00	.00	.00	.00	.00	.00
75.01	79.00	.59	.59	.26	.48	.43	.14	.36	.36	.03	.25	.25	.00	.13	.13	.00	.02	.02	.00	.00	.00	.00
79.01	84.00	.70	.70	.36	.58	.58	.25	.47	.47	.13	.35	.35	.02	.24	.24	.00	.12	.12	.00	.01	.01	.00
84.01	89.00	.80	.80	.47	.69	.69	.35	.57	.57	.24	.46	.46	.12	.34	.34	.00	.23	.23	.00	.11	.11	.00
89.01	93.00	.91	.91	.57	.79	.79	.45	.68	.68	.34	.56	.56	.22	.44	.44	.11	.33	.33	.00	.21	.21	.00
93.01	98.00	1.01	1.02	.67	.89	.90	.56	.78	.78	.44	.68	.67	.33	.55	.55	.21	.43	.44	.10	.32	.32	.00
98.01	102.00	1.11	1.13	.78	1.60	1.02	.66	.88	.90	.55	.77	.78	.43	.65	.67	.32	.54	.55	.20	.42	.44	.09
102.01	107.00	1.22	1.25	.88	1.10	1.13	.77	.99	1.02	.65	.87	.90	.54	.76	.78	.42	.64	.67	.30	.53	.55	.19
107.01	115.00	1.39	1.44	1.06	1.28	1.33	.94	1.16	1.21	.83	1.05	1.10	.71	.93	.98	.60	.82	.87	.48	.70	.75	.37
115.01	124.00	1.60	1.67	1.27	1.49	1.56	1.15	1.37	1.44	1.03	1.26	1.33	.92	1.14	1.21	.80	1.03	1.10	.69	.91	.98	.57
124.01	133.00	1.86	1.99	1.52	1.75	1.88	1.41	1.63	1.76	1.29	1.51	1.65	1.18	1.40	1.53	1.06	1.28	1.42	.95	1.17	1.30	.83
133.01	143.00	2.15	2.32	1.81	2.04	2.20	1.70	1.92	2.08	1.58	1.81	1.97	1.47	1.69	1.85	1.35	1.57	1.74	1.24	1.46	1.62	1.12
143.01	152.00	2.44	2.64	2.11	2.33	2.52	1.99	2.21	2.41	1.87	2.10	2.29	1.76	1.98	2.18	1.64	1.87	2.06	1.53	1.75	1.95	1.41
152.01	161.00	2.73	2.96	2.40	2.62	2.85	2.28	2.50	2.73	2.17	2.39	[illegible]	2.05	2.27	2.50	1.93	2.16	2.38	1.82	2.04	2.27	1.70
161.01	170.00	3.02	3.28	2.69	2.91	3.17	2.57	2.79	3.05	2.46	2.68	[illegible]	2.34	2.56	2.82	2.23	2.45	2.71	2.11	2.33	2.59	1.99
170.01	180.00	3.31	3.61	2.98	3.20	3.49	2.86	3.08	3.38	2.75	2.97	[illegible]	2.63	2.85	3.15	2.52	2.74	3.03	2.40	2.62	2.92	2.29
180.01	189.00	3.61	4.00	3.27	3.49	3.88	3.15	3.37	3.77	3.04	3.26	3.65	2.92	3.14	3.53	2.81	3.03	3.42	2.69	2.91	3.30	2.58
189.01	198.00	3.98	4.41	3.64	3.86	4.30	3.53	3.75	4.18	3.41	3.63	4.07	3.30	3.52	3.95	3.18	3.40	3.83	3.07	3.29	3.72	2.95
198.01	207.00	4.39	4.83	4.06	4.28	4.71	3.94	4.16	4.60	3.83	4.05	4.48	3.71	3.93	4.37	3.60	3.82	4.25	3.48	3.70	4.13	3.37
207.01	216.00	4.81	5.24	4.47	4.69	5.13	4.36	4.58	5.01	4.24	4.46	4.90	4.13	4.35	4.78	4.01	4.23	4.67	3.90	4.12	4.55	3.78
216.01	226.00	5.23	5.66	4.89	5.11	5.54	4.77	4.99	5.43	4.66	4.88	5.31	4.54	4.76	5.20	4.43	4.65	5.08	4.31	4.53	4.97	4.20

STATE TAX TABLE

Monthly Pay Period

		You	You	You	You	You	Head of You	You	You	Head of You	You	You	Head of You	You	You	Head of You	You	You	Head of You	You	You	Head of You
[illegible]	[illegible]	$ .06	$ .06	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00	$ .00
150.01	176.00	.13	.13	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
176.01	184.00	.20	.20	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
184.01	192.00	.27	.27	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
192.01	200.00	.34	.34	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
200.01	208.00	.41	.41	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
208.01	216.00	.49	.49	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
216.01	226.00	.58	.58	.00	.08	.08	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
226.01	236.00	.67	.67	.00	.17	.17	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
236.01	240.00	.76	.76	.00	.26	.26	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
240.01	256.00	.85	.85	.00	.35	.35	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
256.01	266.00	.94	.94	.00	.44	.44	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
266.01	286.00	1.23	1.23	.00	.73	.72	.00	.23	.23	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
286.01	306.00	1.68	1.68	.22	1.18	1.18	.00	.68	.68	.00	.18	.18	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
306.01	326.00	2.13	2.13	.67	1.63	1.63	.17	1.13	1.13	.00	.63	.63	.00	.13	.13	.00	.00	.00	.00	.00	.00	.00
326.01	346.00	2.58	2.58	1.12	2.08	2.08	.62	1.58	1.58	.12	1.08	1.08	.00	.58	.58	.00	.08	.08	.00	.00	.00	.00
346.01	366.00	3.03	3.03	1.57	2.53	2.53	1.07	2.03	2.03	.57	1.53	1.53	.07	1.03	1.03	.00	.53	.53	.00	.03	.03	.00
366.01	386.00	3.43	3.48	2.02	2.98	2.98	1.52	2.48	2.48	1.02	1.98	1.98	.52	1.48	1.48	.02	.98	.98	.00	.48	.48	.00
386.01	406.00	3.93	3.93	2.47	3.43	3.43	1.97	2.93	2.93	1.47	2.43	2.43	.97	1.93	1.93	.47	1.43	1.43	.00	.93	.93	.00
406.01	426.00	4.38	4.40	2.92	3.88	3.90	2.42	3.38	3.40	1.92	2.88	2.90	1.42	2.38	2.40	.92	1.88	1.90	.42	1.38	1.40	.00
426.01	446.00	4.83	4.90	3.37	4.33	4.40	2.87	3.83	3.90	2.37	3.33	3.40	1.87	2.83	2.90	1.37	2.33	2.40	.87	1.83	1.90	.37
446.01	466.00	5.28	5.40	3.82	4.78	4.90	3.32	4.28	4.40	2.82	3.78	3.90	2.32	3.28	3.40	1.82	2.78	2.90	1.32	2.28	2.40	.82
466.01	500.00	6.04	6.25	4.58	5.54	5.75	4.08	5.04	5.25	3.58	4.54	4.75	3.08	4.04	4.25	2.58	3.54	3.75	2.08	3.04	3.25	1.58
500.01	540.00	6.94	7.25	5.48	6.44	6.75	4.98	5.94	6.25	4.48	5.44	5.75	3.98	4.94	5.25	3.48	4.44	4.75	2.98	3.94	4.25	2.48
·540.01	580.00	8.06	8.63	6.60	7.56	8.13	6.10	7.06	7.63	5.60	6.56	7.13	5.10	6.06	6.63	4.60	5.56	6.13	4.10	5.06	5.63	3.60
580.01	620.00	9.32	10.03	7.86	8.82	9.53	7.36	8.32	9.03	6.86	7.82	8.53	6.36	7.32	8.03	5.86	6.82	7.53	5.36	6.32	7.03	4.86
620.01	660.00	10.58	11.43	9.12	10.08	10.93	8.62	9.58	10.43	8.12	9.08	9.93	7.62	8.58	9.43	7.12	8.08	8.93	6.62	7.58	8.43	6.12
660.01	700.00	11.84	12.83	10.38	11.34	12.33	9.88	10.84	11.83	9.38	10.34	11.33	8.88	9.84	10.83	8.38	9.34	10.33	7.88	8.84	9.83	7.38
700.01	740.00	13.10	14.23	11.64	12.60	13.73	11.14	12.10	13.23	10.64	11.60	12.73	10.14	11.10	12.23	9.64	10.60	11.73	9.14	10.10	11.23	8.64
740.01	780.00	14.36	15.63	12.90	13.86	15.13	12.40	13.36	14.63	11.90	12.86	14.13	11.40	12.36	13.63	10.90	11.86	13.13	10.40	11.36	12.63	9.90
780.01	820.00	15.62	17.32	14.16	15.12	16.82	13.66	14.62	16.32	13.16	14.12	15.82	12.66	13.62	15.32	12.16	13.12	14.82	11.66	12.62	14.32	11.16
820.01	860.00	17.24	19.12	15.78	16.74	18.62	15.28	16.24	18.12	14.78	15.74	17.62	14.28	15.24	17.12	13.78	14.74	16.62	13.28	14.24	16.12	12.78
860.01	900.00	19.04	20.92	17.58	18.54	20.42	17.08	18.04	19.92	16.58	17.54	19.42	16.08	17.04	18.92	15.58	16.54	18.42	15.08	16.04	17.92	14.58
900.01	940.00	20.84	22.72	19.38	20.34	22.22	18.88	19.84	21.72	18.38	19.34	21.22	17.88	18.84	20.72	17.38	18.34	20.22	16.88	17.84	19.72	16.38
940.01	980.00	22.64	24.52	21.18	22.14	24.02	20.68	21.64	23.52	20.18	21.14	23.02	19.68	20.64	22.52	19.18	20.14	22.02	18.68	19.64	21.52	18.18

Social Security Employee Tax Table

5.85 percent employee tax deductions

Wages		Tax to be withheld	Wages		Tax to be withheld	Wages		Tax to be withheld	Wages		Tax to be withheld
At least	But less than		At least	But less than		At least	But less than		At least	But less than	
$44.36	$44.53	$2.60	$55.48	$55.65	$3.25	$66.59	$66.76	$3.90	$77.70	$77.87	$4.55
44.53	44.71	2.61	55.65	55.82	3.26	66.76	66.93	3.91	77.87	78.04	4.56
44.71	44.88	2.62	55.82	55.99	3.27	66.93	67.10	3.92	78.04	78.21	4.57
44.88	45.05	2.63	55.99	56.16	3.28	67.10	67.27	3.93	78.21	78.38	4.58
45.05	45.22	2.64	56.16	56.33	3.29	67.27	67.44	3.94	78.38	78.55	4.59
45.22	45.39	2.65	56.33	56.50	3.30	67.44	67.61	3.95	78.55	78.72	4.60
45.39	45.56	2.66	56.50	56.67	3.31	67.61	67.78	3.96	78.72	78.89	4.61
45.56	45.73	2.67	56.67	56.84	3.32	67.78	67.95	3.97	78.89	79.06	4.62
45.73	45.90	2.68	56.84	57.01	3.33	67.95	68.12	3.98	79.06	79.24	4.63
45.90	46.07	2.69	57.01	57.18	3.34	68.12	68.30	3.99	79.24	79.41	4.64
46.07	46.24	2.70	57.18	57.36	3.35	68.30	68.47	4.00	79.41	79.58	4.65
46.24	46.42	2.71	57.36	57.53	3.36	68.47	68.64	4.01	79.58	79.75	4.66
46.42	46.59	2.72	57.53	57.70	3.37	68.64	68.81	4.02	79.75	79.92	4.67
46.59	46.76	2.73	57.70	57.87	3.38	68.81	68.98	4.03	79.92	80.09	4.68
46.76	46.93	2.74	57.87	58.04	3.39	68.98	69.15	4.04	80.09	80.26	4.69
46.93	47.10	2.75	58.04	58.21	3.40	69.15	69.32	4.05	80.26	80.43	4.70
47.10	47.27	2.76	58.21	58.38	3.41	69.32	69.49	4.06	80.43	80.60	4.71
47.27	47.44	2.77	58.38	58.55	3.42	69.49	69.66	4.07	80.60	80.77	4.72
47.44	47.61	2.78	58.55	58.72	3.43	69.66	69.83	4.08	80.77	80.95	4.73
47.61	47.78	2.79	58.72	58.89	3.44	69.83	70.00	4.09	80.95	81.12	4.74
47.78	47.95	2.80	58.89	59.06	3.45	70.00	70.18	4.10	81.12	81.29	4.75
47.95	48.12	2.81	59.06	59.24	3.46	70.18	70.35	4.11	81.29	81.46	4.76
48.12	48.30	2.82	59.24	59.41	3.47	70.35	70.52	4.12	81.46	81.63	4.77
48.30	48.47	2.83	59.41	59.58	3.48	70.52	70.69	4.13	81.63	81.80	4.78
48.47	48.64	2.84	59.58	59.75	3.49	70.69	70.86	4.14	81.80	81.97	4.79
48.64	48.81	2.85	59.75	59.92	3.50	70.86	71.03	4.15	81.97	82.14	4.80
48.81	48.98	2.86	59.92	60.09	3.51	71.03	71.20	4.16	82.14	82.31	4.81
48.98	49.15	2.87	60.09	60.26	3.52	71.20	71.37	4.17	82.31	82.48	4.82
49.15	49.32	2.88	60.26	60.43	3.53	71.37	71.54	4.18	82.48	82.65	4.83
49.32	49.49	2.89	60.43	60.60	3.54	71.54	71.71	4.19	82.65	82.83	4.84
49.49	49.66	2.90	60.60	60.77	3.55	71.71	71.89	4.20	82.83	83.00	4.85
49.66	49.83	2.91	60.77	60.95	3.56	71.89	72.06	4.21	83.00	83.17	4.86
49.83	50.00	2.92	60.95	61.12	3.57	72.06	72.23	4.22	83.17	83.34	4.87
50.00	50.18	2.93	61.12	61.29	3.58	72.23	72.40	4.23	83.34	83.51	4.88
50.18	50.35	2.94	61.29	61.46	3.59	72.40	72.57	4.24	83.51	83.68	4.89
50.35	50.52	2.95	61.46	61.63	3.60	72.57	72.74	4.25	83.68	83.85	4.90
50.52	50.69	2.96	61.63	61.80	3.61	72.74	72.91	4.26	83.85	84.02	4.91
50.69	50.86	2.97	61.80	61.97	3.62	72.91	73.08	4.27	84.02	84.19	4.92
50.86	51.03	2.98	61.97	62.14	3.63	73.08	73.25	4.28	84.19	84.36	4.93
51.03	51.20	2.99	62.14	62.31	3.64	73.25	73.42	4.29	84.36	84.53	4.94
51.20	51.37	3.00	62.31	62.48	3.65	73.42	73.59	4.30	84.53	84.71	4.95
51.37	51.54	3.01	62.48	62.65	3.66	73.59	73.77	4.31	84.71	84.88	4.96
51.54	51.71	3.02	62.65	62.83	3.67	73.77	73.94	4.32	84.88	85.05	4.97
51.71	51.89	3.03	62.83	63.00	3.68	73.94	74.11	4.33	85.05	85.22	4.98
51.89	52.06	3.04	63.00	63.17	3.69	74.11	74.28	4.34	85.22	85.39	4.99
52.06	52.23	3.05	63.17	63.34	3.70	74.28	74.45	4.35	85.39	85.56	5.00
52.23	52.40	3.06	63.34	63.51	3.71	74.45	74.62	4.36	85.56	85.73	5.01
52.40	52.57	3.07	63.51	63.68	3.72	74.62	74.79	4.37	85.73	85.90	5.02
52.57	52.74	3.08	63.68	63.85	3.73	74.79	74.96	4.38	85.90	86.07	5.03
52.74	52.91	3.09	63.85	64.02	3.74	74.96	75.13	4.39	86.07	86.24	5.04
52.91	53.08	3.10	64.02	64.19	3.75	75.13	75.30	4.40	86.24	86.42	5.05
53.08	53.25	3.11	64.19	64.36	3.76	75.30	75.48	4.41	86.42	86.59	5.06
53.25	53.42	3.12	64.36	64.53	3.77	75.48	75.65	4.42	86.59	86.76	5.07
53.42	53.59	3.13	64.53	64.71	3.78	75.65	75.82	4.43	86.76	86.93	5.08
53.59	53.77	3.14	64.71	64.88	3.79	75.82	75.99	4.44	86.93	87.10	5.09
53.77	53.94	3.15	64.88	65.05	3.80	75.99	76.16	4.45	87.10	87.27	5.10
53.94	54.11	3.16	65.05	65.22	3.81	76.16	76.33	4.46	87.27	87.44	5.11
54.11	54.28	3.17	65.22	65.39	3.82	76.33	76.50	4.47	87.44	87.61	5.12
54.28	54.45	3.18	65.39	65.56	3.83	76.50	76.67	4.48	87.61	87.78	5.13
54.45	54.62	3.19	65.56	65.73	3.84	76.67	76.84	4.49	87.78	87.95	5.14
54.62	54.79	3.20	65.73	65.90	3.85	76.84	77.01	4.50	87.95	88.12	5.15
54.79	54.96	3.21	65.90	66.07	3.86	77.01	77.18	4.51	88.12	88.30	5.16
54.96	55.13	3.22	66.07	66.24	3.87	77.18	77.36	4.52	88.30	88.47	5.17
55.13	55.30	3.23	66.24	66.42	3.88	77.36	77.53	4.53	88.47	88.64	5.18
55.30	55.48	3.24	66.42	66.59	3.89	77.53	77.70	4.54	88.64	88.81	5.19

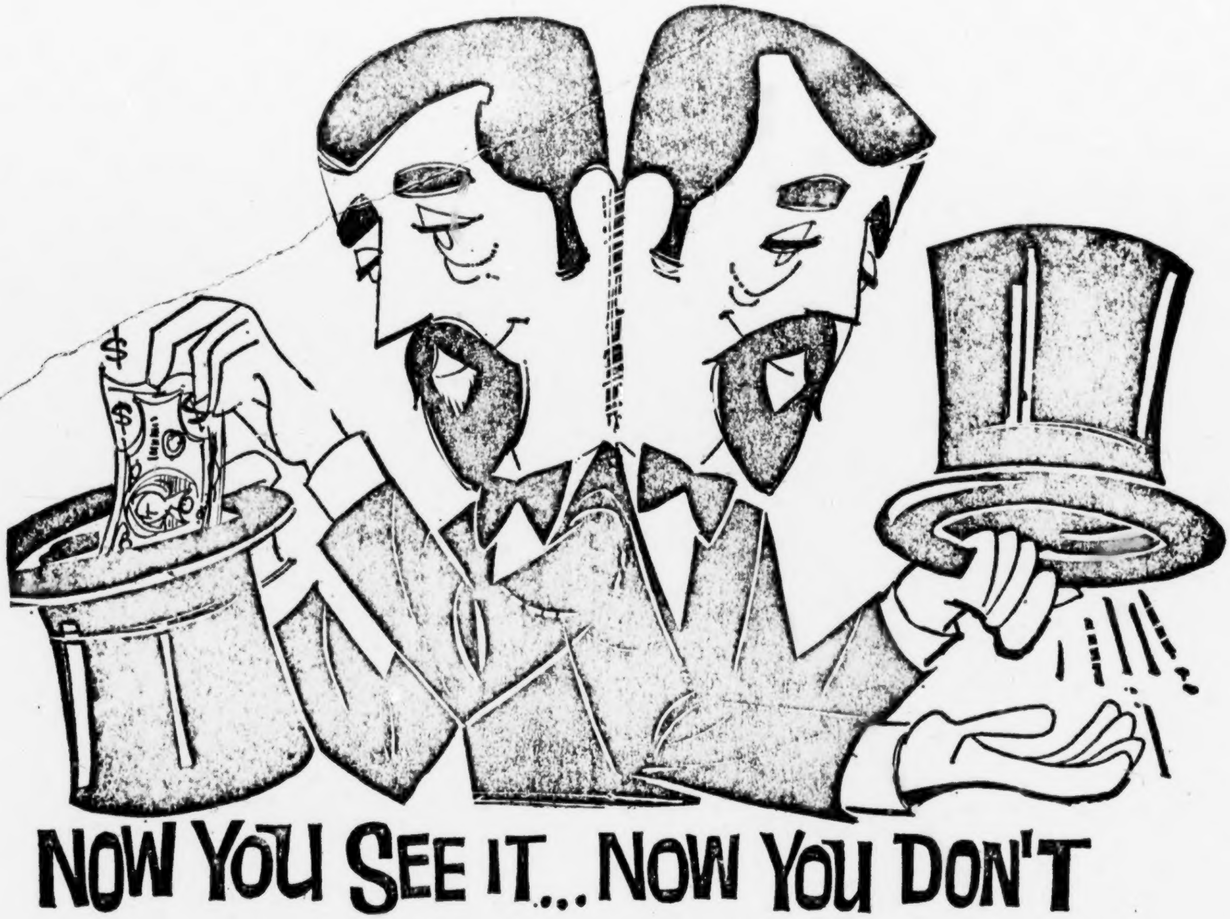
BUDGETING - PRE-PLANNED SPENDING

A budget is a simple pre-planned list of expenditures. It is a plan whereby you "set aside" a part of your weekly or monthly "take home" pay to meet payment of your regular bills when they come due. Your budget is based upon your spending habits in relation to your income over a period of time. A budget that will be sufficient or meets the needs of one person or one family probably would not be the right one for another person or family. Budgets must be kept flexible to allow for any changes that may occur in your pattern of living, unexpected situations that arise requiring money to be spent, and the ever-rising cost of the necessities of living. It is not unusual for a budget to change from one week to another, one month to another, or from year to year because of the aforementioned situations. As old needs disappear, new needs appear, so budgeting becomes a continuous and ever changing process.

Some suggested items that should be considered for a budget would be food, clothing, housing, home operation, transportation, health and personal care, education and recreation, taxes, gifts or contributions, savings and miscellaneous.

Budgets other than spending money are very helpful to an individual, such as budgets for spending his time. In planning a budget always start with the necessities and then expand upon these as far as money and time permits. Since there are only 168 hours (7 x 24 hours) in a week, you cannot exceed this amount in planning your weekly schedule (time budget). Some helpful hints for a student making a schedule of his time might be sleep, meals, personal care, school, homework, part-time job, travel time to and from school and work, church, shopping, recreation, and miscellaneous activities.

To set up a budget for your income, you should keep a list of the money you have spent in the suggested categories over a period of time, say one year. Then find the average amount spent per week or per month in each of the categories. The next step would be to divide this average by the "take home" pay for a corresponding period of time. Your answer will be a decimal, that when changed to a per cent will tell you the part of your income that you spend for a particular item. As an example, if you find your average monthly cost of food to be $130 for a family of four and your monthly income is $480 in "take home" pay, then divide $130 by $480. This would be $130 ÷ $480 = .27 or 27% of your pay that you spend each month for food. As you get pay raises from time to time, you would need to find a new per cent for each item. If prices do not rise too rapidly, you could use the same per cent to see how much you could spend for an item. Example, your pay climbs to $540 per month. Your food expenditures rise slightly, thus you could spend 27% of $540 or .27 x $540 = $145.80 without overspending. If this same family spent $200 for food, they have overspent their budget amount, and adjustments must be made elsewhere in the budget, or else it would not be workable. In this case, not enough money would be available unless the family "dipped" into their savings account or borrowed money, which would be unwise. You must make a realistic budget you can live with and stay within its limits if you are to get ahead.



NOW YOU SEE IT... NOW YOU DON'T

Description of some suggested budget items:

Food - All food materials.

Clothing - Ready-made and home-made.

Housing - Property taxes, repairs, property insurance, house payment or rent.

Home Operation - Utilities, laundry, household supplies, equipment, and replacements of furniture.

Transportation - Upkeep and insurance on automobile and any other type of transportation.

Health and Personal Care - Medical, dental, and optical care, health insurance, toilet articles, barber, and beauty shop.

Recreation and Education - Books, magazines, television, radio, entertainment, school tuition, and school supplies.

Taxes - Income and other personal property taxes.

Gifts - Church, charitable, Christmas, birthday, personal, etc.

Savings - Savings at a bank, bonds, stocks, payment on Social Security, and other forms of retirement benefits.

1. The Bishop family of four has an estimated cash income of $6,200 for the year. Their budget allowances for the year are:

Items	%	Amount Spent
Food	19%	$
Clothing	12%	
Housing	18%	
Utilities	14%	
Savings	3%	
Insurance	12%	
Transportation	16%	
Gifts	2%	
Taxes	4%	

Find the amount budgeted for each item. Be sure the sum of the results is $6,200.

2. Below you will find how Bill budgets his time. The budget you see is made for one week. Find what per cent Bill spends on each item. Round off answers to nearest whole per cent. Note: One week = 7 x 24 = 168 hours.

	Amount of Time	%
Sleep	56 hrs.	______
Meals	10 hrs.	______
Personal Care	7 hrs.	______
Time in school	35 hrs.	______
Part-time job	18 hrs.	______
Travel	3 hrs.	______
Homework (1 1/2 hrs. weekdays; 4 hrs. Saturday; 3 1/2 hrs. Sunday.)	15 hrs.	______
Church	3 hrs.	______
Shopping	2 hrs.	______
Recreation (TV, movies, favorite "hang-out")	17 hrs.	______
Miscellaneous	2 hrs.	______
Total	168 hrs.	______

Do you get a total of 100%?

3. Jerry Getty's take-home-pay is $450 a month. Below you will find the items in Mr. Getty's budget and the amount spent for each. Find what per cent of the total take-home pay for the month is budgeted for each item. Round off answers to nearest whole per cent.

Items	Amount Spent	%
Household	$135.00	______
Clothing	$ 54.00	______
Food	$117.00	______
Savings	$ 31.00	______
Recreation	$ 45.00	______
Gifts and Contributions	$ 9.00	______
Miscellaneous	$ 58.00	______
Total	______	______

4. Steve banks had an income of $6,800 in one year. He spent $3,196 for board and room, $340 for clothing, $952 for car expenses, and $1,224 for other items. He saved the remainder. What per cent of his income did he save?

5. This year the Tommy Morris family has a cash income of $7,400. The income is budgeted as follows:

Items	%	Amount Spent
Food	25%	$
Clothing	11%	
Housing	18%	
Operating	21%	
Savings	10%	
Miscellaneous	15%	

Find the amount spent for each item.

6. A possible budget for families consisting of father, mother, and two children with incomes of $3,000, $4,800 and $7,200 per year. Find the amount spent for each item by each family.

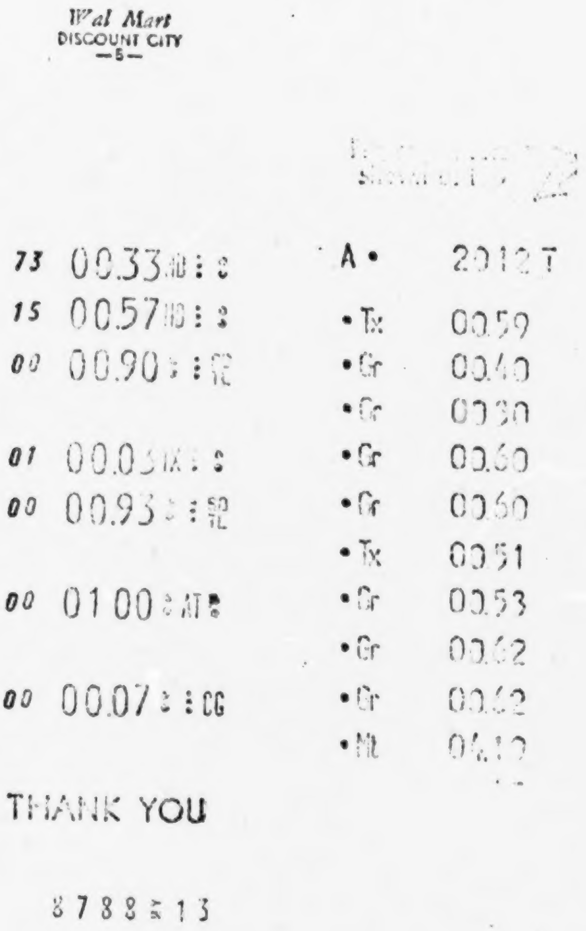
Budget Items	$3,000 per yr.	Amt.	$4,800 per yr.	Amt.	$7,200 per yr.	Amt.
Food	22%	$	21%	$	20%	$
Clothing	12%		10%		8%	
Housing	20%		15%		13%	
Transportation	4%		6%		7%	
Health & Per. care	3%		3%		3%	
Recreation & Ed.	8%		9%		10%	
Taxes	6%		8%		11%	
Gifts	5%		6%		6%	
Savings & Life Ins.	10%		11%		12%	
House Operation	10%		11%		10%	
Total		$		$		$

UNIT II

PURCHASING

SALES SLIPS

Sales slips are merely pieces of paper given a customer with his purchase to show proof of purchase. They may be similar to the following sample and show the quantity, description, unit price, total price for each entry, and total price of the purchase, plus 3% Arkansas sales tax. Sometimes only a cash register tape is your proof of purchase. See samples. Any time you see the symbol @, it means each or per unit.



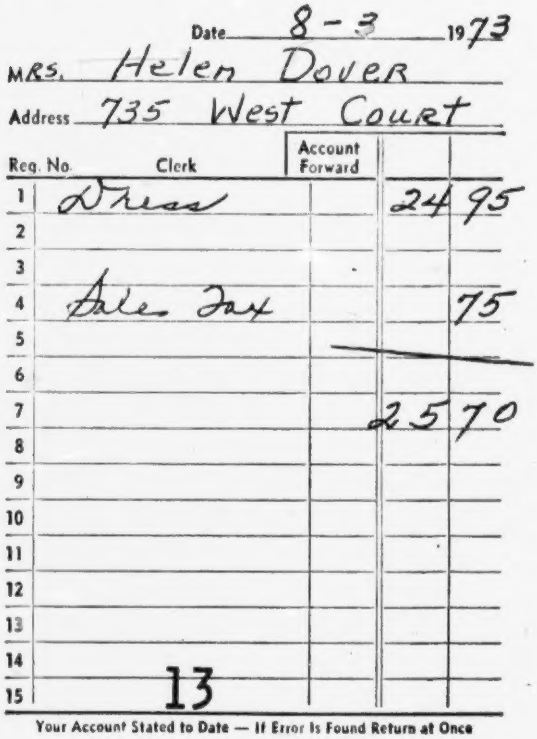
Wal Mart
DISCOUNT CITY
—5—

73 00.33
15 00.57
00 00.90
01 00.03
00 00.93
00 01 00
00 00.07

THANK YOU

8788 13

A • 2012 T
• Tx 00.59
• Gr 00.40
• Gr 00.30
• Gr 00.60
• Gr 00.60
• Tx 00.51
• Gr 00.53
• Gr 00.62
• Gr 00.62
• Mt 04.10



Date 8-3 1973
MRS. Helen Dover
Address 735 West Court

Reg. No.	Clerk	Account Forward		
1	Dress		24	95
2				
3				
4	Sale Tax			75
5				
6				
7			25	70
8				
9				
10				
11				
12				
13				
14				
15	13			

Your Account Stated to Date — If Error Is Found Return at Once

SALES TAX

Arkansas is one of the many states that has a sales tax. As the name implies, this tax is levied on the sale of merchandise and services. It is collected by the seller at the time of purchase, and periodically sent to the proper state agency. Although sales taxes vary from state to state, Arkansas has a 3% sales tax. It is applied in the following manner.

0 - 14¢ no tax
15¢ - 44¢ 1¢ tax
45¢ - 74¢ 2¢ tax
75¢ - $1.14 3¢ tax
. . .
. . .
. . .

When the sale is more than one dollar, the appropriate amount in the table is added to the whole number of dollars times .03.

Example: Find the sales tax on $5.95.

$5 x .03 = $ .15 tax

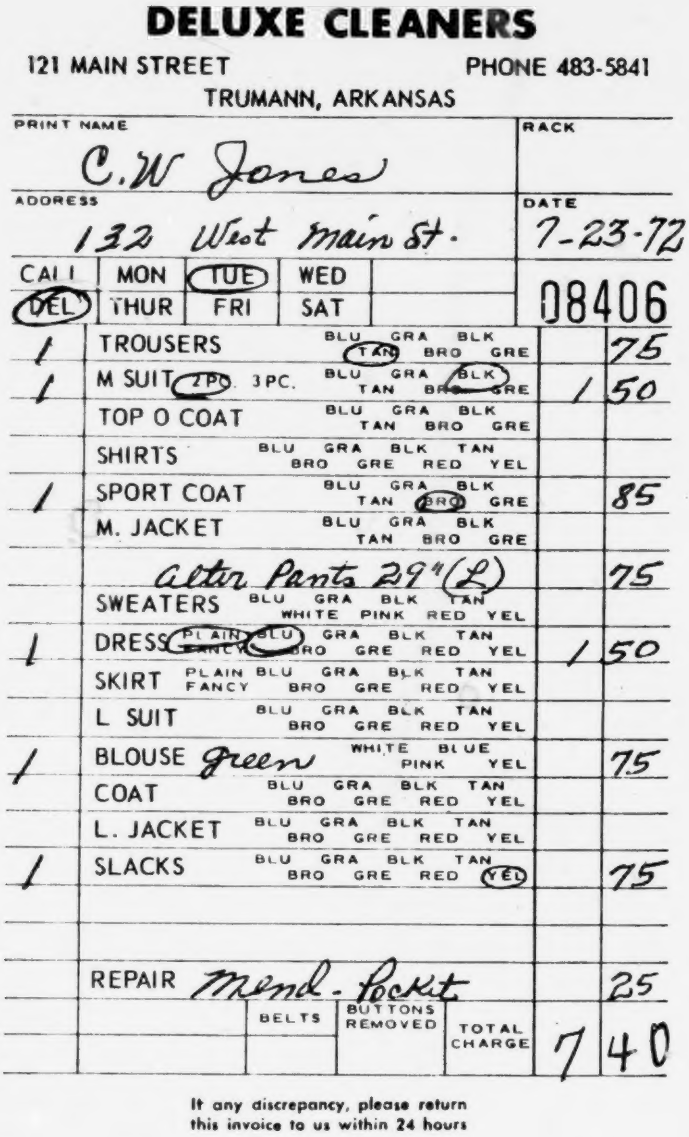
3¢ tax on $ .95 (from chart)

$ .15 + $ .03 = $ .18 tax

Use the sales tax chart to find the tax paid on these sales. If the amount is not on the table, use the 3% method.

Amount of Sale	Tax	Amount of Sale	Tax
A. $1.65	______	G. $ 27.89	______
B. $ .44	______	H. $213.74	______
C. $5.45	______	I. $ 7.98	______
D. $8.68	______	J. $949.75	______
E. $1.05	______	K. $519.15	______
F. $3.24	______	L. $ 34.50	______

Check these sales slips. Correct any errors you find.



DELUXE CLEANERS

121 MAIN STREET PHONE 483-5841
TRUMANN, ARKANSAS

PRINT NAME C.W Jones

RACK

ADDRESS 132 West Main St.

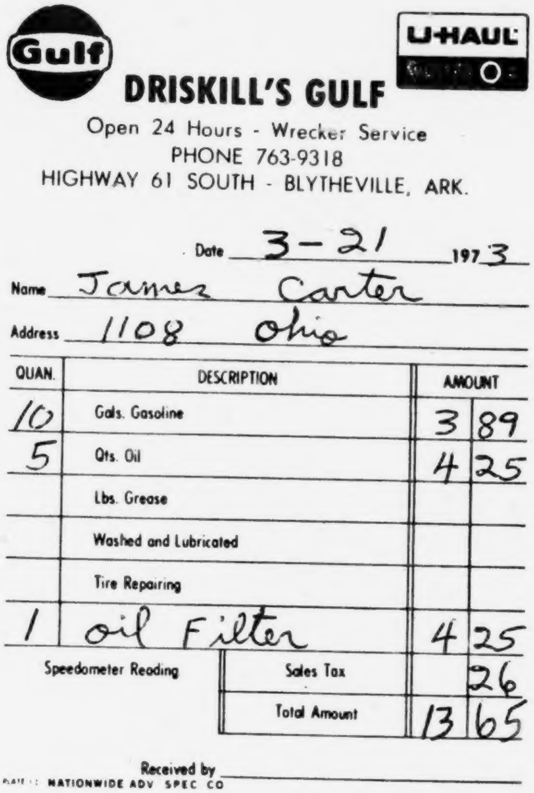
DATE 7-23-72

CALL	MON	[✓ TUE]	WED	
[✓ DEL]	THUR	FRI	SAT	

08406

1	TROUSERS	BLU GRA BLK [✓ TAN] BRO GRE		75
1	M SUIT [✓ 2PC.] 3PC.	BLU GRA [✓ BLK] TAN BRO GRE	1	50
	TOP O COAT	BLU GRA BLK TAN BRO GRE		
	SHIRTS	BLU GRA BLK TAN BRO GRE RED YEL		
1	SPORT COAT	BLU GRA BLK TAN [✓ BRO] GRE		85
	M. JACKET	BLU GRA BLK TAN BRO GRE		
	Alter Pants 29" (L)			75
	SWEATERS	BLU GRA BLK TAN WHITE PINK RED YEL		
1	DRESS [✓ PLAIN] FANCY	[✓ BLU] GRA BLK TAN BRO GRE RED YEL	1	50
	SKIRT PLAIN FANCY	BLU GRA BLK TAN BRO GRE RED YEL		
	L SUIT	BLU GRA BLK TAN BRO GRE RED YEL		
1	BLOUSE Green	WHITE BLUE PINK YEL		75
	COAT	BLU GRA BLK TAN BRO GRE RED YEL		
	L. JACKET	BLU GRA BLK TAN BRO GRE RED YEL		
1	SLACKS	BLU GRA BLK TAN BRO GRE RED [✓ YEL]		75
	REPAIR Mend - Pocket			25
	BELTS	BUTTONS REMOVED	TOTAL CHARGE 7	40

If any discrepancy, please return this invoice to us within 24 hours



DRISKILL'S GULF

Open 24 Hours - Wrecker Service
PHONE 763-9318
HIGHWAY 61 SOUTH - BLYTHEVILLE, ARK.

Date 3-21 1973

Name James Carter

Address 1108 Ohio

QUAN.	DESCRIPTION	AMOUNT	
10	Gals. Gasoline	3	89
5	Qts. Oil	4	25
	Lbs. Grease		
	Washed and Lubricated		
	Tire Repairing		
1	oil Filter	4	25
Speedometer Reading	Sales Tax		26
	Total Amount	13	65

Received by

NATIONWIDE ADV. SPEC. CO

Date 7-24 1972

M Fran Smith

Address

Clerk U

Reg. No.		Account Forward		
1	Bread			49
2	Salt			14
3	Sugar			69
4	Crisco			95
5	Coffee		1	65
6	Coke			57
7	Tuna			48
8	Pot. Chips			69
9				
10				
11				
12				
13				
14				
15	5			

Your Account Stated to Date — If Error Is Found Return at Once

Date 7-27 1972

M Fran Smith

Address

Clerk U

Reg. No.		Account Forward		
1	Cheese		1	27
2	Potatoes		1	10
3	Ice Cream			79
4	Tide			89
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15	6			

Your Account Stated to Date — If Error Is Found Return at Once

Date 8-1 1972

M Fran Smith

Address

Clerk U

Reg. No.		Account Forward		
1	Cereal			61
2	Candy			43
3	Envelopes			19
4	Shoe Polish			37
5	Buns			39
6	Beans			29
7	Pop Corn			33
8				
9				
10				
11				
12				
13				
14				
15	7			

Your Account Stated to Date — If Error Is Found Return at Once

Date 8-5 1972

M Fran Smith

Address

Clerk U

Reg. No.		Account Forward		
1	Ham		4	49
2	Bacon			93
3	Gnd Mt		2	17
4	Bread			49
5	Milk		1	23
6	Eggs			38
7	Flour 5#			59
8	Pepsis			89
9	Soap			27
10	Charcoal 10#			72
11				
12				
13				
14				
15	8			

Your Account Stated to Date — If Error Is Found Return at Once

```
             T
     49  +
     14  +
     69  +
     59  +
    165  +
     57  +
     49  +
     69  +
    127  +
    110  +
     69  +
     98  +
     61  +
     43  +
     19  +
     37  +
     39  +
     29  +
     35  +
    449  +
     93  +
    219  +
     49  +
    123  +
     28  +
     59  +
     89  +
     27  +
     72  +
   2406  T
```

Total each slip to check the tape. Is the tape correct? Circle and correct any errors.

STATEMENT

Lunsford's Flower & Gift Shop

"THE HOUSE OF PERSONALIZED SERVICE"

1505 W. MAIN STREET - PHONE DAY OR NIGHT PO 3-7001

FLOWERS & GIFTS FOR ANY OCCASSION

Tommy Barfield
1108 Ohio Street
Blytheville, Ar. 72315

Find the balance due after each entry. What is the balance due at the end of April? Sales tax is already included in charges.

DATE	DESCRIPTION	CHARGES		CREDITS		BALANCE	
						10	75
3/5	1 doz. red roses	15	45				
3/7	payment			10	75		
4/1	pot plant-hosp.	7	73				
4/5	corsage	5	15				
4/8	centerpiece	10	30				
4/10	payment			15	45		
4/20	spray-funeral	12	88				
4/26	artificial arr.	6	18				
4/30	candle and ring	4	64				

PAY LAST AMT. THIS COLUMN

Something Warm, Wonderful and Human Happens When You Send Flowers.

Find the total of each of the following purchases.

1. 14 lbs. potatoes @ $ .25 =_____
3 lbs. butter @ $ .45 =_____
4 lbs. steak @ $1.69 =_____
Sub Total _____
Sales Tax (3%) _____
Total _____

2. 2 shirts @ $7.95 =_____
2 ties @ $4.95 =_____
3 pr.socks @ $1.69 =_____
Sub Total _____
Sales Tax (3%) _____
Total _____

3. 4 cds. of buttons @$ .59 =_____
12 yds. trimming @ $ .39 =_____
6 yds. gingham @ $1.29 =_____
2 patterns @ $1.00 =_____
Sub Total _____
Sales Tax (3%) _____
Total _____

4. 5 cans peaches @ $ .45 =_____
3 lbs. sausage @ $1.09 =_____
6 lbs. round steak @ $1.89 =_____
2 jars pickles @ $ .55 =_____
Sub Total _____
Sales Tax (3%) _____
Total _____

5. 2 blouses @ $7.95 =_____
3 prs. hose @ $1.35 =_____
3 skirts @$12.98 =_____
Sub Total _____
Sales Tax (3%) _____
Total _____

6. 6 cans pears @ 3/$1 =_____
12 bars soap @ 2/.49 =_____
2 lbs. coffee @ $.95 =_____
2 cans chili @ $.79 =_____
Sub Total _____
Sales Tax (3%) _____
Total _____

1. Complete this sales slip using this data: Sold to Mrs. J. W. Dyke, 189 Pine, Turrell. Use today's date.

5 heads lettuce	@ 59¢
3 lb. cheese	@ 89¢
4 lb. margarine	@ 39¢
3 loaves bread	@ 41¢

Be sure to include sales tax.

MENGARELLI'S
YOUR FRIENDLY SHOPPING CENTER
Phone 343-2516

Turrell, Arkansas 72384,________197__

Name ____________________

Address ____________________

Sold by	Amount Forward		
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

49018-1

2. Complete this sales slip using this data: Sold to Mrs. H. T. Young, 798 11th St., Marked Tree. Use today's date.

1 pattern	@ $1.00
3 yds. 45" material	@ $2.49
1 22" zipper	@ $ .80
2 spools thread	@ $ .29

Be sure to include sales tax.

Date__________19__

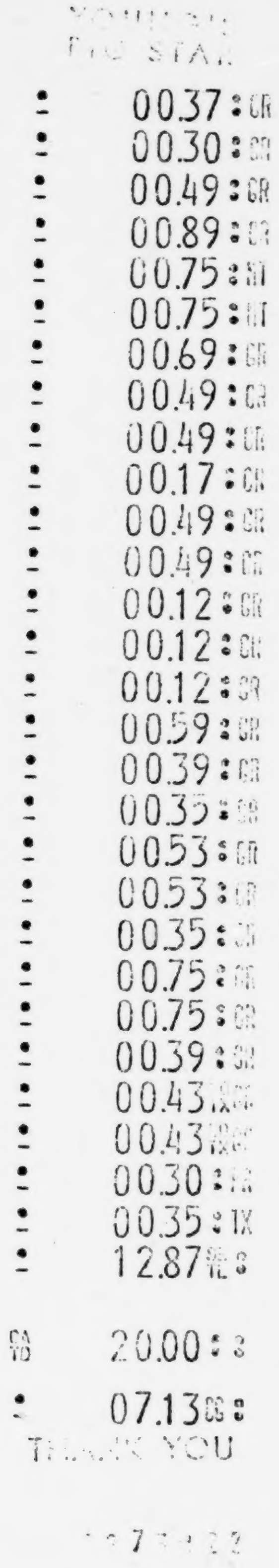
M____________________

Address ____________________

Reg. No.	Clerk	Account Forward		
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15	4			

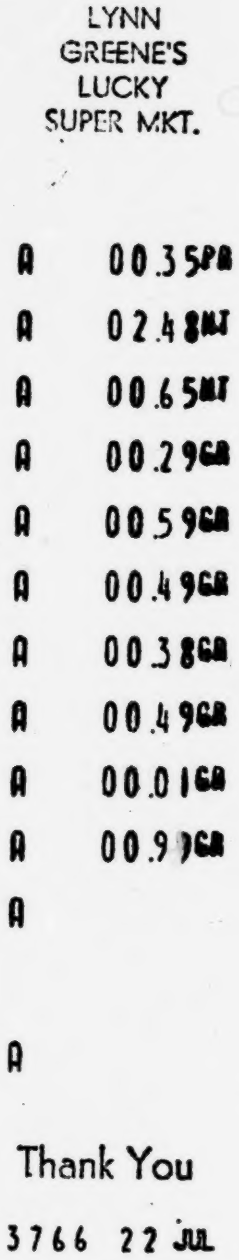
Your Account Stated to Date — If Error Is Found Return at Once

1.



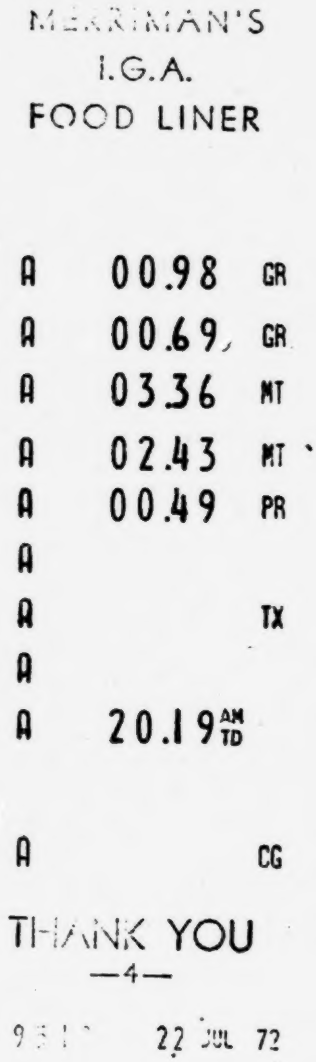
```
[illegible]
00.37 GR
00.30 GR
00.49 GR
00.89 GR
00.75 MT
00.75 MT
00.69 GR
00.49 GR
00.49 GR
00.17 GR
00.49 GR
00.49 GR
00.12 GR
00.12 GR
00.12 GR
00.59 GR
00.39 GR
00.35 GR
00.53 GR
00.53 GR
00.35 GR
00.75 GR
00.75 GR
00.39 GR
00.43 TX
00.43 TX
00.30 GR
00.35 TX
12.87 TL

20.00 CA TD

07.13 CG
THANK YOU
```

2.



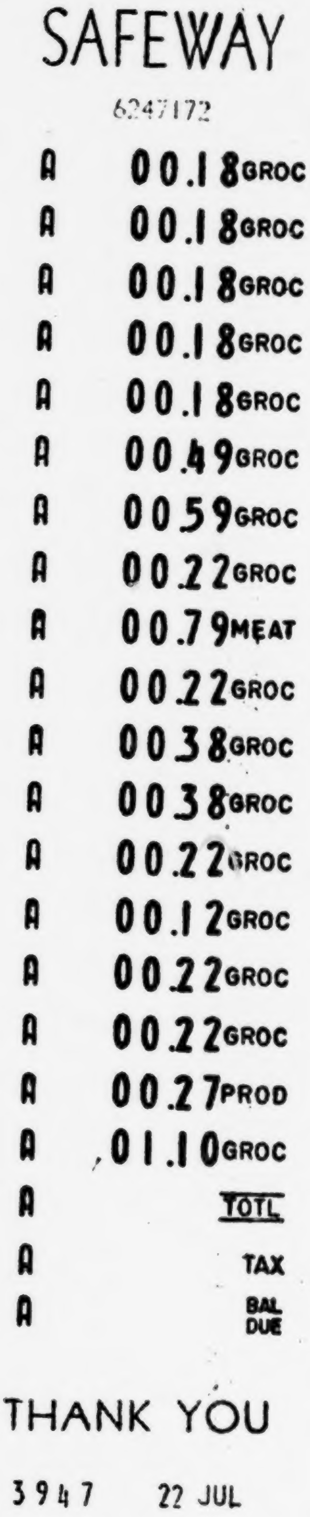
```
LYNN
GREENE'S
LUCKY
SUPER MKT.

A    00.35 PR
A    02.48 MT
A    00.65 MT
A    00.29 GR
A    00.59 GR
A    00.49 GR
A    00.38 GR
A    00.49 GR
A    00.01 GR
A    00.9? GR
A

A

Thank You

3766  22 JUL
```

3.



```
MERRIMAN'S
I.G.A.
FOOD LINER

A    00.98  GR
A    00.69  GR
A    03.36  MT
A    02.43  MT
A    00.49  PR
A
A           TX
A
A    20.19 AM TD

A           CG

THANK YOU
—4—
9 5 1 ?   22 JUL 72
```

4.



```
SAFEWAY
6247172
A    00.18 GROC
A    00.18 GROC
A    00.18 GROC
A    00.18 GROC
A    00.18 GROC
A    00.49 GROC
A    00.59 GROC
A    00.22 GROC
A    00.79 MEAT
A    00.22 GROC
A    00.38 GROC
A    00.38 GROC
A    00.22 GROC
A    00.12 GROC
A    00.22 GROC
A    00.22 GROC
A    00.27 PROD
A    01.10 GROC
A          TOTL
A          TAX
A          BAL DUE

THANK YOU

3947    22 JUL
```

1. This is a sample cash register tape.
2. Find the sub total, tax, and total.
3. Find the sub total, tax, total, and the amount of change received. The amount of money given to the cashier is stated on the tape.
4. Find the sub total, tax and balance due.

FRACTIONAL "SHORT CUTS"

"Short Cuts" as used herein are exact fractional parts of one dollar. That is, each is contained in $1 without remainder. Thus, 50¢ is 1/2 of $1; 25¢ is 1/4 dollar; 12 1/2¢ is 1/8 of $1; 33 1/3¢ is 1/3 of $1. Since 33 1/3 is contained in $1 exactly 3 times, we say 33 1/3¢ is 1/3 of $1. Seventy-five cents can also be used as a "short cut" multiple. Since 75¢ is 3 times 25¢ and 25¢ is 1/4 of $1; therefore, 75¢ is 3 x 1/4 or 3/4 of $1. Also, 62 1/2¢ is 5 times 12 1/2¢; therefore, 62 1/2¢ is 5 times 1/8 or 5/8 of $1!

Knowing basic "short cuts" will make the filling out of a sales slip faster than multiplying by the unit price. As an example, find the cost of 32 yards of material @62 1/2¢ per yard. Since 62 1/2¢ per yard is 5/8 of $1 per yard, then multiply 32 x $5/8 = $20 for the material.

Some frequently used "short cuts" are:

50¢ = $1/2
25¢ = $1/4
75¢ = $3/4
12 1/2¢ = $1/8
37 1/2¢ = $3/8
62 1/2¢ = $5/8
87 1/2¢ = $7/8

33 1/3¢ = $1/3
66 2/3¢ = $2/3
16 2/3¢ = $1/6
83 1/3¢ = $5/6
8 1/3¢ = $1/12
6 2/3¢ = $1/15
6 1/4¢ = $1/16

Find the product of each of the following by using 1/2, 1/4, and 3/4.

1. 24 @ 25¢ =$ ____________
2. 16 @ 75¢ = ____________
3. 36 @ 50¢ = ____________
4. 44 @ 75¢ = ____________
5. 32 @ 25¢ = ____________
6. 64 @ 50¢ = ____________
7. 46 @ 50¢ = ____________
8. 220 @ 75¢ = ____________
9. 48 @ 25¢ = ____________
10. 30 @ 50¢ = ____________
11. 28 @ 75¢ =$ ____________
12. 16 @ 25¢ = ____________
13. 32 @ 75¢ = ____________
14. 38 @ 50¢ = ____________
15. 56 @ 25¢ = ____________
16. 44 @ 25¢ = ____________
17. 78 @ 50¢ = ____________
18. 56 @ 75¢ = ____________
19. 72 @ 50¢ = ____________
20. 52 @ 75¢ = ____________

Find the product of each of the following by using 1/8, 3/8, 5/8, and 7/8.

1. 72 @ 12 1/2¢ =$ ____________
2. 64 @ 37 1/2¢ = ____________
3. 48 @ 87 1/2¢ = ____________
4. 184 @ 62 1/2¢ = ____________
5. 40 @ 37 1/2¢ = ____________
6. 88 @ 12 1/2¢ = ____________
7. 80 @ 62 1/2¢ = ____________
8. 96 @ 87 1/2¢ = ____________
9. 56 @ 12 1/2¢ = ____________
10. 104 @ 37 1/2¢ = ____________
11. 72 @ 62 1/2¢ =$ ____________
12. 64 @ 87 1/2¢ = ____________
13. 128 @ 12 1/2¢ = ____________
14. 320 @ 37 1/2¢ = ____________
15. 130 @ 87 1/2¢ = ____________
16. 192 @ 62 1/2¢ = ____________
17. 56 @ 37 1/2¢ = ____________
18. 80 @ 87 1/2¢ = ____________
19. 96 @ 12 1/2¢ = ____________
20. 240 @ 62 1/2¢ = ____________

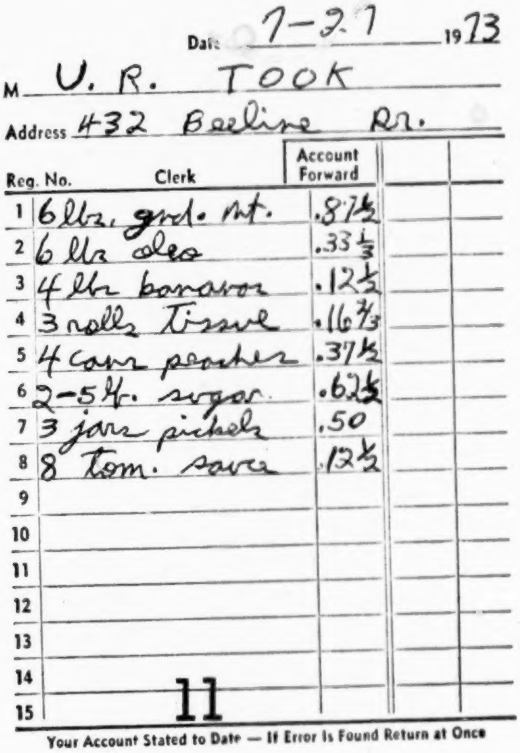
Find the product of each of the following by using 1/3, 2/3, 1/6, and 5/6.

1. 27 @ 33 1/3¢ =$________
2. 39 @ 66 2/3¢ = ________
3. 54 @ 16 2/3¢ = ________
4. 48 @ 83 1/3¢ = ________
5. 72 @ 66 2/3¢ = ________
6. 96 @ 16 2/3¢ = ________
7. 36 @ 33 1/3¢ = ________
8. 84 @ 83 1/3¢ = ________
9. 42 @ 66 2/3¢ = ________
10. 66 @ 83 1/3¢ = ________
11. 108 @ 33 1/3¢ =$________
12. 330 @ 16 2/3¢ = ________
13. 240 @ 83 1/3¢ = ________
14. 45 @ 66 2/3¢ = ________
15. 96 @ 33 1/3¢ = ________
16. 138 @ 16 2/3¢ = ________
17. 150 @ 83 1/3¢ = ________
18. 144 @ 66 2/3¢ = ________
19. 102 @ 16 2/3¢ = ________
20. 360 @ 33 1/3¢ = ________

Find the product of each of the following by using 1/12, 1/15, and 1/16.

1. 24 @ 8 1/3¢ =$________
2. 75 @ 6 2/3¢ = ________
3. 32 @ 6 1/4¢ = ________
4. 225 @ 6 2/3¢ = ________
5. 96 @ 8 1/3¢ = ________
6. 96 @ 6 1/4¢ = ________
7. 144 @ 8 1/3¢ = ________
8. 64 @ 6 1/4¢ = ________
9. 45 @ 6 2/3¢ = ________
10. 84 @ 8 1/3¢ = ________
11. 150 @ 6 2/3¢ =$________
12. 256 @ 6 1/4¢ = ________
13. 288 @ 8 1/3¢ = ________
14 1600 @ 6 1/4¢ = ________
15. 360 @ 6 2/3¢ = ________
16. 512 @ 6 1/4¢ = ________
17. 228 @ 8 1/3¢ = ________
18. 210 @ 6 2/3¢ = ________
19. 752 @ 6 1/4¢ = ________
20. 156 @ 8 1/3¢ = ________

Using the chart on page 57, complete the extensions on the following sales slips. Find the sales tax and total amount of each. Do not include sales tax on gas. (8½¢ of the price per gallon on the gas pump is state tax).



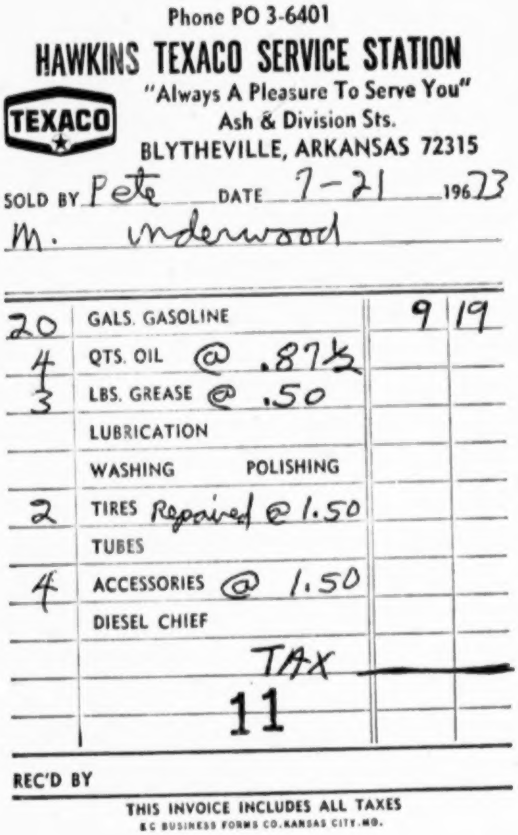
Date 7-27 1973

M U. R. TOOK

Address 432 Beeline Rd.

Reg. No.	Clerk	Account Forward		
1	6 lbs. grd. mt.	.87½		
2	6 lbs oleo	.33⅓		
3	4 lbs bananas	.12½		
4	3 rolls Tissue	.16⅔		
5	4 cans peaches	.37½		
6	2-5 lb. sugar	.62½		
7	3 jars pickles	.50		
8	8 Tom. sauce	.12½		
9				
10				
11				
12				
13				
14				
15	11			

Your Account Stated to Date — If Error Is Found Return at Once



Phone PO 3-6401

HAWKINS TEXACO SERVICE STATION

TEXACO

"Always A Pleasure To Serve You"
Ash & Division Sts.
BLYTHEVILLE, ARKANSAS 72315

SOLD BY Pete DATE 7-21 1973

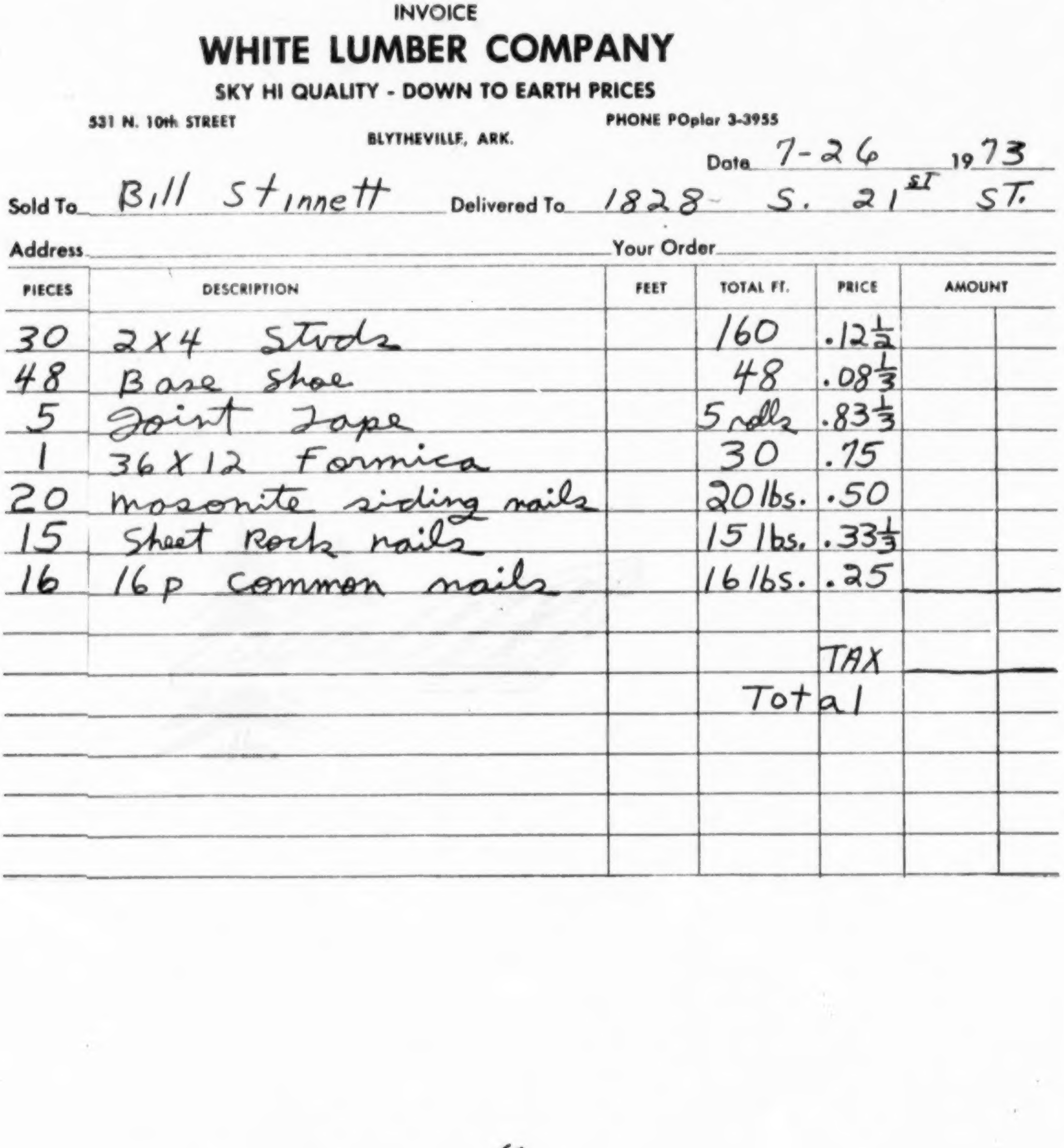
M. Underwood

20	GALS. GASOLINE	9	19
4	QTS. OIL @ .87½		
3	LBS. GREASE @ .50		
	LUBRICATION		
	WASHING POLISHING		
2	TIRES Repaired @ 1.50		
	TUBES		
4	ACCESSORIES @ 1.50		
	DIESEL CHIEF		
	TAX		
	11		

REC'D BY

THIS INVOICE INCLUDES ALL TAXES
KC BUSINESS FORMS CO. KANSAS CITY, MO.

Using the "fractional short cuts" on page 57, find the cost of each item ordered on the invoice below. Find the total amount of the invoice, including sales tax.



INVOICE

WHITE LUMBER COMPANY

SKY HI QUALITY - DOWN TO EARTH PRICES

531 N. 10th STREET
PHONE POplar 3-3955
BLYTHEVILLE, ARK.

Date 7-26 1973

Sold To Bill Stinnett Delivered To 1828 S. 21st ST.

Address ______ Your Order ______

PIECES	DESCRIPTION	FEET	TOTAL FT.	PRICE	AMOUNT
30	2x4 Studs		160	$.12\frac{1}{2}$	
48	Base Shoe		48	$.08\frac{1}{3}$	
5	Joint Tape		5 rolls	$.83\frac{1}{3}$	
1	36X12 Formica		30	.75	
20	masonite siding nails		20 lbs.	.50	
15	Sheet Rock nails		15 lbs.	$.33\frac{1}{3}$	
16	16p common nails		16 lbs.	.25	
				TAX	
			Total		

MAKING CHANGE

Checkers or salesclerks in stores make mistakes, as they are only human; but seldom, if ever, do they deliberately make a mistake when ringing up a sale because it would do them no good. All sales rung up on a cash register must be accounted for at the end of the day and any overage would go to the owner--not the clerk or cashier. Mistakes are made unintentionally when prices change daily and clerks can't keep pace with the changes or the items appear at checkout stands with smeared or dimly printed prices that could be misread by checkers. It is wise to know the prices of items you buy and watch the cash register as each sale is rung up. It is much easier and less embarrassing to tell the checker then, than return later.

You should never walk away from the cash register before counting your change after the cashier has counted it. After all, they are accustomed to counting change rapidly for hours and we, as consumer, do not have that experience. Once you walk away and discover an error in change, it is very difficult to get errors corrected upon return as it then becomes a test of your integrity.

The best way to count change is by the addition method. For example, you are handed a $10 bill for $1.57 purchase. To properly make change, a step by step procedure should be, first, take out of the register 3 cents and say to yourself "$1.60." Then take a dime from the cash register and think to yourself, $1.70." Next step is to take a nickel from the register and think "$1.75." Then take a quarter out of the register and think "$2.00." Next take out 3 one dollar bills and count "$3.00, $4.00. $5.00." Finally remove a $5 bill from the cash register and think "$10." After you have taken the correct change from the register, you then turn to the customer and aloud, count the change as you hand it to him in exactly the same manner you took it from the cash register. Never place any bill in the register, but leave it in view of the customer on the register until you have counted his change into his hand. Always use the smallest number of coins and/or bills possible if they are available in your cash register.

Sometimes you may be using a cash register that will have a key that will enter the amount given you and will then subtract the amount of purchases from amount tendered. The procedure then would be the same as the above example in counting out the change due shown by the register.

For each of the following sales write the least number of bills and coins you would use in making the necessary change

	Amt. of Sale	Amt. of Tax	Total	Amt. Rec'd	Amt. of Change	COINS					BILLS			
						1	5	10	25	50	1	5	10	20
1.	$ 4.21	.13		$ 10.00		1	1	1		1		1		
2.	.38			1.00										
3.	23.56			40.00										
4.	2.44			3.00										
5.	.35			10.00										
6.	30.13			50.10										
7.	12.77			20.20										
8.	23.91			50.00										
9	11.92			12.00										
10	47.19			50.00										
11.	10.70			20.20										
12.	1.18			2.00										
13	67.62			70.10										
14.	22.18			25.00										
15	8.98			10.00										
16.	1.72			5.00										
17.	12.35			15.00										

For each of the following sales write the least number of bills and coins you should use in making the necessary change. "Total Purchase" includes sales tax.

Item	Article Sold	Amt Rec'd	Total Purc.	Amt of Change	CHANGE								
					Coins					Bills			
					1	5	10	25	50	1	5	10	20
1	2 gal. paint @ $7.95	20.00											
2	1 1/2 lb meat @ $1.09	1.75											
3	3 doz. oranges @ $1.29	5.00											
4	2 3/4 yd. velvet @ $3.98	12.00											
5	3 shirts @ $8.95	30.00											
6	1 rug 12 x 16 @ $89.95 2 rugs 6 x 9 @ $67.95	250.00											
7	12 gal. gas @ $ .37; 2 Qt. oil @ $ .85	6.50											
8	4 pr. hose @ $ 1.25	5.00											
9	1 dress @ $29.95 1 dress @ $21.98	60.00											
10	15 rose bushes @ $1.95	30.00											
11	2 shirts @ $7.50 3 ties @ $4.95	50.85											
12	3 1/2 doz. eggs @ $ .47	2.00											
13	4 1/2 lb. nails @ $ .21 1 hammer @ $ 4.95	6.40											
14	15 lb. potatoes @ $ .10 5 lb. peas @ $ .25	3.00											
15	3 lb. coffee @ $ .95	5.00											
16	4 lb. sirloin steak @$1.39	6.00											
17	3 yd. ribbon @ $ .27	1.00											
18	3 lb. frankfurters @ $.59	2.00											

CASHMERE BOUQUET
BATH SOAP
Bars
$1

ORANGE JUICE
6
$1.19

YELLOW CORN
8
77¢

UNIT PRICING

Various stores often advertise their prices in terms of several units of an item. When this is done, it is important that you be able to divide to find unit price. The unit price is very valuable in making price comparisons. When dividing, any fractions of a cent are always counted as the next higher cent. Example: 4/89¢ would be 89 ÷ 4 = 22 1/4¢ or 23 ¢.

WHITE OR COLORS
SCOT TOWELS
3
JUMBO ROLLS
$1

ALL FLAVORS - DR PEPPER, 7 UP OR
COKES
4
QUART BTLS.
$1.00

CATSUP
3
20-oz. bottles
$1

IGA Frozen
Lemonade
6
6 oz. Cans
69¢

Banquet
Pot Pies
5
For
89¢
Chicken, Steak, Turkey

Find the cost of a single unit of each item. Take each to next highest cent.

	QUANTITY	PRICE	PRICE OF A SINGLE UNIT
1.	5 ears corn	$ .55	
2.	3 bunches carrots	.57	
3.	1 doz. lemons	.49	
4.	4 shirts	27.95	
5.	5 lbs. candy	3.49	
6.	8 oz. shrimp	1.69	
7.	14 oz. jar jelly	.69	
8.	2 belts	4.99	
9.	20 oranges	1.37	
10.	3 neckties	11.96	
11.	20 lb. potatoes	2.83	
12.	7 cans peas	1.45	
13.	3 tubes toothpaste	2.35	
14.	15 cans soup	3.25	
15.	8 pr. socks	11.96	
16.	5 lbs. sugar	.79	
17.	4 lbs. apples	1.15	
18.	3 bottles aspirin	2.90	
19.	9 oz. pkg. cold cuts	1.29	
20.	13 oz. pkg. cookies	.59	

1. If an item is marked or is on sale for 6 for 89¢, what would one item cost? Two items? Three items?

2. If an item sells for 79¢ a lb., what would 8 oz. of this item cost the customer?

3. If a 3.25 oz. tube of toothpaste cost 79¢, what would be the cost of each oz.? (Round your answer off to the nearest cent).

4. If a roll of film cost $1.29, how much would you save per roll of film if they are on special for 3 for $3.63?

5. If food items in a supermarket appear as follows, what would be the cost per item? (Example: 2/39¢, means 2 items for 39¢).

MARKING ON ITEM	COST PER ITEM
A. 4/63¢	
B. 3/$1.19	
C. 5/77¢	
D. 7/$1.65	
E. 2/$1.49	
F. 8/$2.20	
G. 6/87¢	
H. 11/$1.00	
I. 4/58¢	
J. 9/$1.75	

LARGE UNIT PRICING

Many items are priced for sale in large units of measure such as a gross (Gr.), a hundred (C), hundredweight (cwt.), a thousand (M), or a ton (T). If an item is priced by the hundred, divide the price given by 100 to find the price of one unit. Quotations made by the gross, you would divide by 144 to find one item's price or by 12 to find the price of one dozen. Or, if buying by the ton, you would divide by 2,000 for the price per pound. In all cases, where your result of division gives you a fraction of a cent, the unit price is always the next higher cent. Example, 3 tons of fertilizer for $95 would be $95 ÷ 3 = $31.66 2/3 = $31.67 per ton.

Drill (Division by 10, 100, 1000) Mental

1. 719 ÷ 10 =
2. 8214 ÷ 1000 =
3. 33 ÷ 100 =
4. 437 ÷ 10 =
5. 21.7 ÷ 10 =
6. 2.89 ÷ 100 =
7. .8 ÷ 10 =
8. 435.2 ÷ 1000 =
9. 89.4 ÷ 10 =
10. 4856.17 ÷ 100 =

How many of the larger units indicated do you find in these:

1. 1720 =________Gr.
2. 8800 lbs. =________tons
3. 540 lbs. =________cwt.
4. 12340 =________C.
5. 1500 =________M.
6. 85 =________C.
7. 42000 lbs. =________T.
8. 72 =________Gr.
9. 950 lbs. =________cwt.
10. 6390 =________M.

Find the price per unit indicated:

1. 720 pencils @ $5.65 per Gr. = $ __________
2. 800 lbs. shelled corn @ $2.50 per cwt. = $__________
3. 13,750 lbs. fertilizer @$86.00 per T. = $__________
4. 3,500 envelopes @ $3.65 per M. = $__________
5. 1,750 lbs. bone meal @ $4.15 per cwt. = $__________
6. 75 doz. rulers @ $11.20 per Gr. = $__________
7. 7,200 bricks @ $68 per M. = $__________
8. 750 sheets paper @ $3.55 per C. =$__________

FIGURING AVERAGES AND AVERAGE PRICES

Over a period of time you might buy the same item several times, each time paying a different price for the item due to price fluctuations. You may wish to know the average price you have paid for the item. This is very helpful when comparing prices and trying to decide which is a better buy.

To find the average price or average of anything, you add all the numbers and then divide the sum by the number of items added. Thus, to find the average weights of three boys whose weights are 123 lbs., 206 lbs., and 157 lbs., you would add: 123 lbs. + 206 lbs. + 157 lbs. = 486 lbs. ÷ 3 = 162 lbs. average weight per boy.

If you buy items in multiple quantities at unit prices, you would multiply each quantity by its unit price. Then divide the total price of all items by the total quantity Example, 5 magazines at 35¢, 2 magazines at 60¢, 1 magazine $1.00, and 3 magazines at 50¢. The average price per magazine would be:

5 x $ .35 = $1.75
2 x $ .60 = $1.20
1 x $1.00 = $1.00
3 x $ .50 = $1.50

11 magazines $5.45

$5.45 ÷ 11 = $.49 $\frac{6}{11}$ or 49 $\frac{6}{11}$¢ average price per magazine.

This average rounded off to the nearest cent would be 50¢ per magazine.

Questions:

1. A newsboy made the following daily profits during one week:

Sunday	$2.27
Monday	1.68
Tuesday	1.74
Wednesday	1.43
Thursday	1.55
Friday	1.86
Saturday	2.01

What was his average daily profit?

2. Jimmy's test grades for the nine weeks grading period were 83, 91, 88, 62, and 59. What was his average for the nine weeks? What letter grade is it?

3. During one week Mrs. Carter purchased five dozen eggs. She paid 58¢ for the first dozen, 55¢ each for the second and third dozen, and 49¢ a dozen for the fourth and 63¢ for the fifth dozen. What is the average price per dozen?

4. Johnny is taking Billy's paper route for 9 days while he is on vacation. Johnny threw the following number of papers for Billy:

Saturday	198	Thursday	142
Sunday	257	Friday	155
Monday	183	Saturday	189
Tuesday	164	Sunday	269
Wednesday	125		

What is the daily average of papers thrown by Johnny?

5. Jeannie had four tests in general math. They are as follows: 93, 85, 88, and 91. What grade must she receive on the next test in order that she may have an average of 90 for the five tests?

6. A grocer buys the following amounts of candy for his 5 stores.

24 lbs. @ $.85
39 lbs. @ $.68
35 lbs. @ $.79
46 lbs. @ $.54

What is the average cost per pound of all the candy?

7. During the winter, Mr. Thompson purchased 5 tons of coal at $29.50, 6 tons at $30.70, 3 tons at $28.79, and 7 tons at $31.86. Find to the nearest cent the average cost per ton.

8. Mr. Catterton made the following gasoline purchases on his trip this summer:

19.4 gallons @ 39.9¢ = $7.74
16.7 gallons @ 36.9¢ = 6.16
22.5 gallons @ 42.9¢ = 9.65
18.3 gallons @ 38.9¢ = 7.12
23.8 gallons @ 37.9¢ = 9.02

Find the average price per gallon of gasoline purchased on the trip. (Round your answer off to the nearest tenth of a cent).

9. Mr. Stotts, a farmer, sold his bean crop as follows:

782 bushels @ $2.39
645 bushels @ $2.58
349 bushels @ $2.77
876 bushels @ $2.65

Find the average price Mr. Stotts received per bushel.

COMPARING PRICES

The material herein is designed to give you, the student, much of the mathematics you will need to buy food and other items needed around a home for a family.

As a shopper, you cannot go from store to store checking prices of the items on your "want" list. This would be too expensive and time consuming. Your best bet would be to consult the weekly ads in your local newspaper. Most stores advertise a few items at cost or below, known as "loss leaders", in bold type to attract attention to the shopper. Once you go in the store, the store owner is hopeful you will buy much more than the advertised specials, thereby permitting the store to gain back thru higher profits on the non-advertised items the losses taken on the "loss leaders".

As a consumer, you can shop wisely and save money by:

1. Buying cheaper brands than name brands that have been built up as the best through extensive advertising. Sometimes they are not.

2. Buying larger sizes. Take advantage of quantity prices but beware of fancy packaging because some larger boxes are never full.

3. Being able to read and compare weights or capacities of packages and containers. It is the law that every type container must show its weight on its label. Beware of small print. Take time to read it and compare with other sizes. Take time to do the mental arithmetic involved to find price per ounce, per pound, or per dozen. Many stores, through governmental urging, are now coming around to the use of unit pricing on their labels, i.e., putting a price per ounce, per pound, or per dozen, etc., on the label so the consumer will understand what he is buying and paying for as well as saving him time "figuring out" comparisons.

There are only five different measures that appear on labels of nearly all items that you can find in a supermarket. You should take the time to study these and familiarize your self with these before shopping. The results will prove to be invaluable. These measures are pounds, gallons, quarts, pints, and ounces. Occasionally, you will encounter pecks and bushels in a store when buying apples, peaches, or potatoes.

Sometimes you may see in an ad or store, labels carrying a can size. This may seem confusing, but it is not so intended.

To make such conversions easier, here are some of the more popular can sizes converted to ounces.

Size of Can	Weight of Contents
No. 1/2	8 oz.
300	15 oz.
303	16 oz.
2	20 oz.
2 1/2	29 oz.
46	46 oz.

COMPUTING THE UNIT COST

A 15-oz. can of applesauce costs 18¢ and a 25-oz. jar of applesauce costs 29¢. Compare by dividing each price by the number of ounces.

18¢/15 = 1 1/5¢ = 1.2¢ per oz. in can
29¢/25 = 1 4/25¢ = 1.16¢ per oz. in jar
Thus the jar is a cheaper buy.

Is price the only thing to consider when deciding which box, can, or jar is cheaper? Could there be more waste in larger containers? Does the item being purchased help decide which size to buy?

Remember that careful comparing and buying saves only a few cents per item - which may not seem worth the trouble. However, a few cents saved here and there can add up to dollars, many dollars, in a year. A penny saved is a penny earned.

The next five pages are samples of ads that appeared in local and area newspapers. Some pages have questions you will want to answer. Other questions appear following the ads.

A warehouse has numbered sections for storing items beginning with number one and going consecutively to number one hundred. How many sections would have a "9" on its label?

Comparing Prices

IGA
SANDWICH
BREAD
3 24-oz. Loaves **$1.00**

IGA
BREAD
4 16-OZ LOAVES **$ .00**

FRUIT COCKTAIL 17 oz. 3-$1

15 Oz.
Fruit Cocktail
4 Cans **$1**

1. Which size of bread is the better buy?

2. Which fruit cocktail is the better buy?

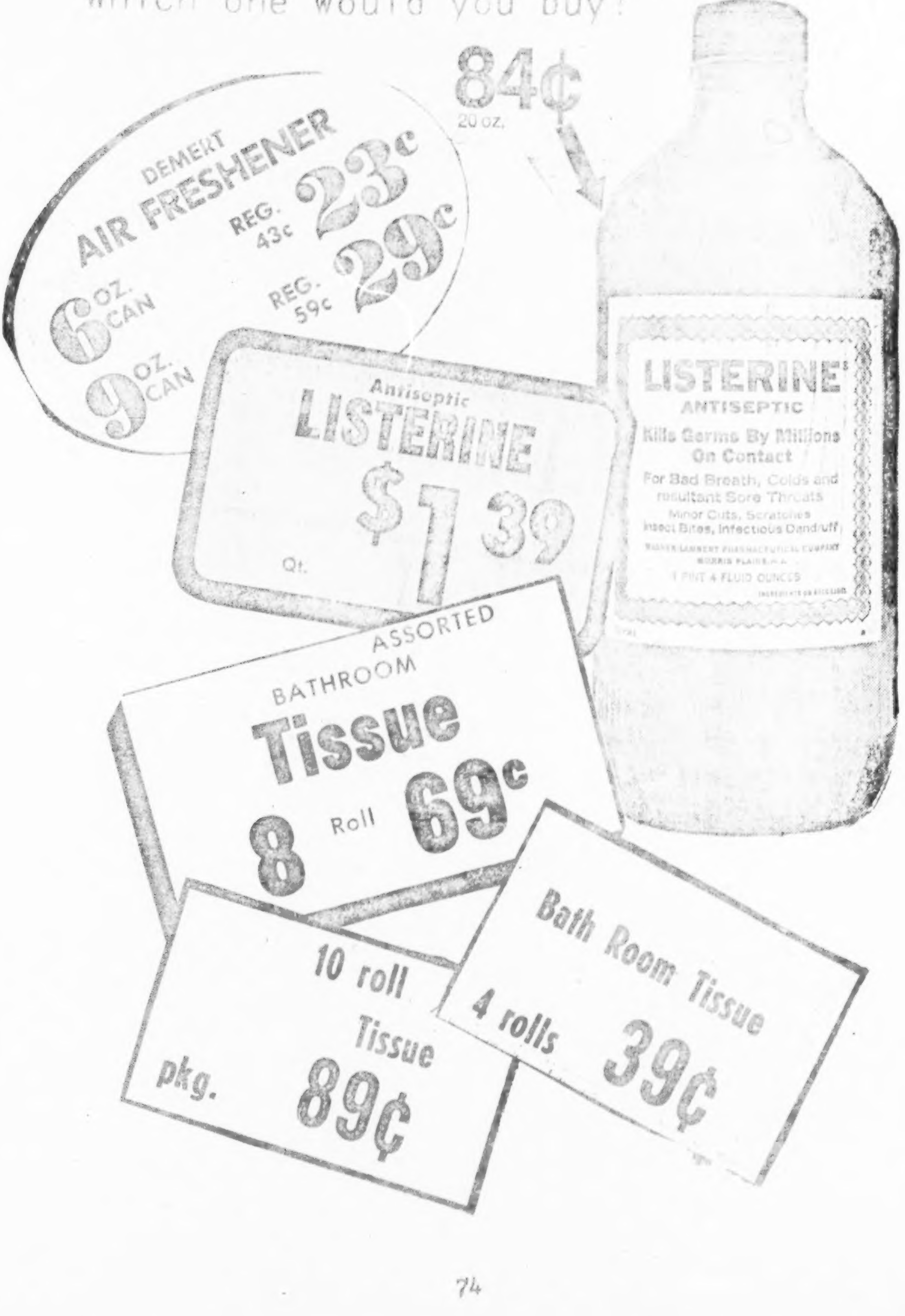
3. Which size of green beans is the best buy?

17 oz.
Cut Green Beans
4 cans $1.00

CUT GREEN BEANS .... **2** 15½-Oz. Cans **39c**

BEANS CUT GREEN (303) SIZE **2/39¢**

Which one would you buy?


84¢
20 oz.
DEMERT
AIR FRESHENER
6 OZ. CAN
REG. 43¢
23¢
9 OZ. CAN
REG. 59¢
29¢
Antiseptic
LISTERINE
Qt.
$1 39
LISTERINE
ANTISEPTIC
Kills Germs By Millions On Contact
For Bad Breath, Colds and resultant Sore Throats
Minor Cuts, Scratches
Insect Bites, Infectious Dandruff
1 PINT 4 FLUID OUNCES
ASSORTED
BATHROOM
Tissue
8 Roll 69¢
10 roll
Tissue
pkg. 89¢
Bath Room Tissue
4 rolls 39¢

Can you find a bargain in each item?

Purex
BLEACH
reg. 43¢
½ gal. 35¢

PUREX
Qt.
19c

Punch
DETERGENT .... 49 oz. 69c

25 ft.
Aluminum Foil. . . .roll 25c

HEAVY DUTY
ALUMINUM FOIL
37½ Feet roll
3 FOR $1

5 Lb. 4 Oz. Box Detergent
KING SIZE PUNCH
only **99c**

UNDECIDED?

COCA COLA 8 Pint Bottles **65¢**

COKES FLAVORS

DRINKS

4 Quarts **$1**

8-16 Oz. Bottles

COCA COLA 69c

COCA COLA GALLON 59c

1. Which "cokes" are cheapest?

2. Which are most expensive?

3. List "coke" prices in order from cheapest to highest priced.

4. Which catsup is the better buy?

14 Oz.

CATSUP

Bottle

25c

Catsup

qt. btl. only **55¢**

HELP!

SLICED OR CRUSHED
PINEAPPLE 3 20-OZ. CANS $1.00

PINEAPPLE
FINEST HAWAIIAN SLICED OR CRUSHED IN SYRUP 2 8¼-OZ. CANS 25c

CRUSHED SLICED
PINEAPPLE
4 NO. 2½ CANS $1.00

GRAPE JELLY
3 Lb. 69c

18 oz.
Apple Base Jelly
3 jars $1.00

JELLY APPLE BASE ALL FLAVORS 18 OZS. 39¢

GRAPE JELLY 42 oz. 59¢

JELLY .... Grape 2-lb. Jar 49c

1. Is there a "best buy" among the pineapple ads?
2. Which is the most expensive grape jelly advertised?
3. List the jellies from cheapest to most expensive.

1. The weight and cost of small canned items are given below. The weight and cost of a larger can of the same item are also given. How much extra would a person have to pay if he bought the larger can at the same cost per ounce as he paid for the smaller can? Round off the cost to the next higher penny where necessary.

	Weight of Small Can	Cost of Small Can	Weight of Large Can	Cost of Large Can at Price of Small Can	Actual Cost of Large Can	Savings
A.	5 oz.	$ .23	15 oz.		.51	
B.	14 oz.	.69	24 oz.		$ 1.04	
C.	7 oz.	.63	15 oz.		$ 1.29	
D.	9 oz.	.35	15 oz.		.45	
E.	9 oz.	.29	21 oz.		.61	
F.	8 oz.	.38	11 oz.		.47	
G.	12 oz.	.98	20 oz.		$ 1.45	
H.	6 oz.	.47	15 oz.		$ 1.15	
I.	4 oz.	.42	10 oz.		.98	
J.	8 oz.	.62	14 oz.		$ 1.00	

2. A quart of bleach cost a customer 28¢, how much does an ounce cost? What would a customer pay for a gallon of bleach if a quart cost 28¢?

3. Do you save by buying a pound of cheese for 96¢ when you can buy a quarter of a pound of the same cheese for 24¢?

4. In each of the following, circle the better buy.

   A. Five pound bag of onions $1.15.
      Twelve pound bag of onions $2.52.

   B. Nine ounce box cereal $.23.
      Twenty ounce box cereal $.54.

   C. A 6-oz. package lunch meat .69.
      A pound package lunch meat $1.99.

   D. Twelve ounce Armour Star Bacon $.65.
      One pound Armour Star Bacon $.89.

E. Six ounce can of frozen lemon juice 3/35¢.
Twelve ounce can of frozen lemon juice 2/45¢.

F. One quart 14 ounce can pineapple juice 37¢.
Two quart 2 ounce jar pineapple juice 53¢.

G. Size 1/2 can green beans 3/54¢.
Size 303 can green beans 35¢.

H. One pint 11 oz. can of tomatoe juice 29¢.
One quart 12 oz. can of tomato juice 43¢.

I. Six ounce jar instant coffee 99¢.
Ten ounce jar instant coffee $1.65.

J. 303 can of corn 2/45¢.
300 can of corn 2/47¢..

K. 303 can of peaches 28¢.
2 1/2 can of peaches 39¢.

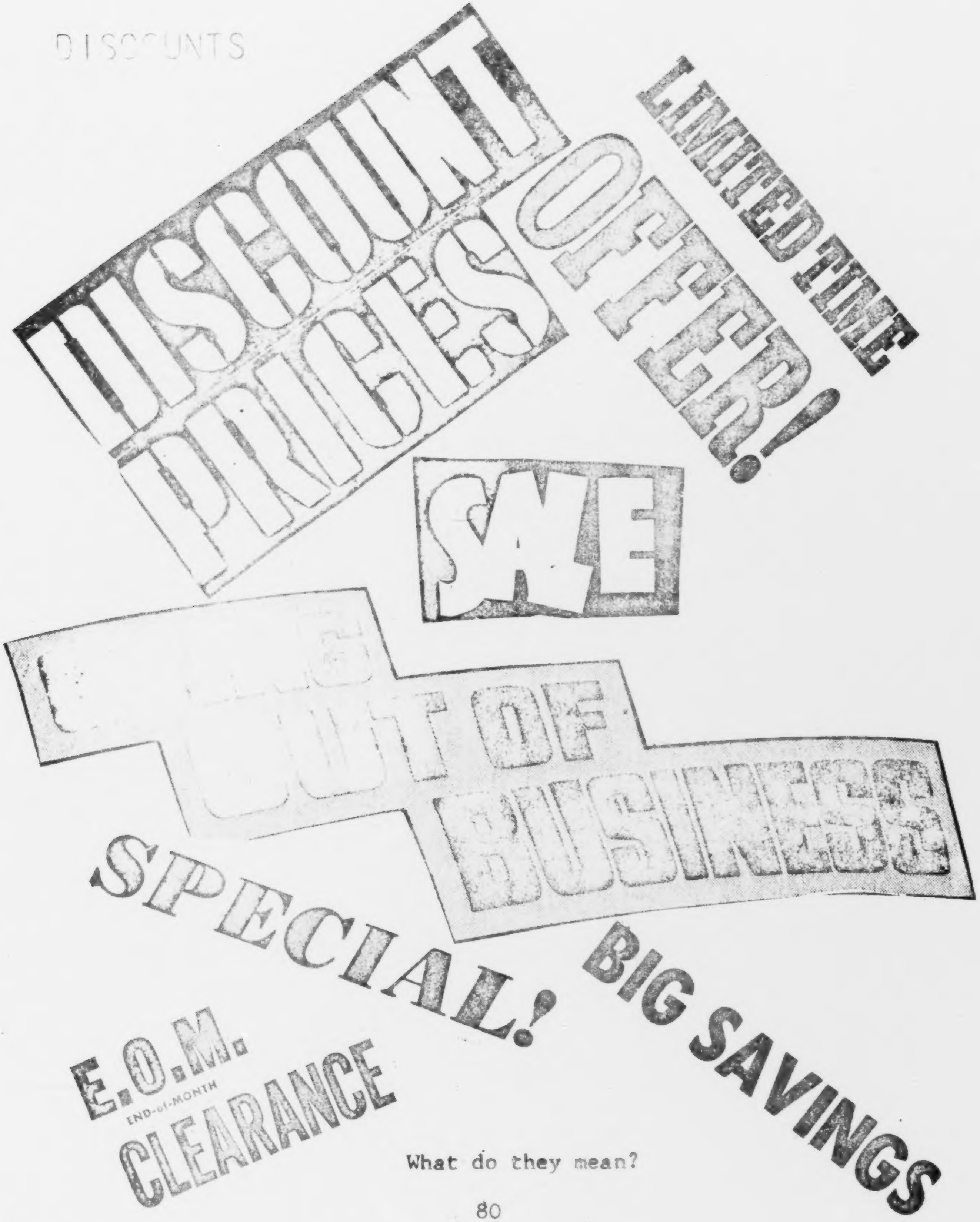
L. Fifteen ounce pkg. of raisins 41¢.
Two pound pkg. of raisins 84¢.

M. Three lb. 1 oz, pkg. detergent 93¢
Five lb. 4 oz. pkg. detergent $1.53

N. Thirty-eight oz. Wesson oil 88¢
Forty-eight oz. Wesson oil $1.03

O. One 12 oz. can cola 10¢.
Eight 16-oz. cans of cola 97¢.

DISCOUNTS


DISCOUNT PRICES
LIMITED TIME OFFER!
SALE
OUT OF BUSINESS
SPECIAL!
BIG SAVINGS
E.O.M.
END-of-MONTH
CLEARANCE

What do they mean?

Have you ever noticed ads similar to those on the preceding page? Did you ever follow-up on an ad like one of these? If your answer to either question is "yes", you only found they are "eye-catchers" used to get people into a place of business. People think such words and phrases are like magic, they are supposed to work "wonders" for them and their pocketbooks, while the merchants think they work like magnets to draw crowds to their businesses.

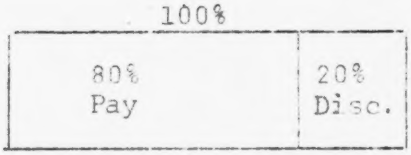
Discounting has become a common practice in today's business. Profits are generally figured as a percentage of cost or selling price of an article. Usually, a discount means that the business for some reason, is willing to reduce its profit. By reducing its profit, it now depends upon additional business volume and fast turnover to counter the reduction in the rate of profit.

If you will carefully check the ads appearing in any newspaper, you will find it very hard to find something that is not being promoted as a sale item or a bargain. You see ads such as, "49¢ value" for 29¢ or "Regular price $69.95", now $33.33. How do you know the regular price is $69.95? Has the item ever sold for that price? Or has the store deliberately raised the price so they can discount it, make it look like a real good buy; and draw in the crowds when it is not really such a bargain. In order to meet the competition, stores feel that they must follow the practice of raising prices in order to produce a discount for eager and gullible customers. The only way you can tell if you are getting a good "bargain" is to shop other stores and compare prices on similar merchandise before you actually buy.

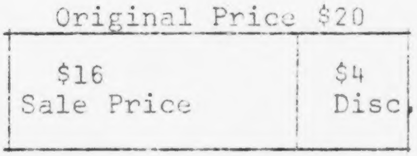
Sometimes, you will see a furniture ad or an ad offering large, bulky merchandise for reduced prices on sale with an accompanying ad (shown here) that offers additional savings for the real bargain hunter if he will furnish his own transportation, thus eliminating delivery costs.

BRING YOUR CASH
AND YOUR TRUCK
AND SAVE ANOTHER
10%

When finding amount of discount, always drop fraction of cent.



Original price x discount rate = amount of discount.



$20 x .20 = $4

1. The original price is the sale price plus the discount. If the original price for a dress is $15.00 and the discount is $2.50, how would you find the sale price? How much is the sale price?

2. If a tape player cost $60.00 and is marked 10% off, how do you find the amount you must pay for the tape player? How much is the original price? How much is the discount? How much is the sale price?

3. How would you find the amount of discount on a $109.85 watch marked 1/4 off? How much is the discount? How much would you have to pay for the watch?

4. A salvage company in Trumann sold merchandise from stores damaged by the tornado in Jonesboro. All items were 40% off. You bought a $60.75 suit and a pair of $15.00 shoes.

   (a) How much was the discount on the suit?
   (b) How much was the discount on the shoes?
   (c) How much was the sale price on the suit?
   (d) How much was the sale price on the shoes?
   (e) How much was your bill, tax included?
   (f) How much did you save?
   (g) Can you think of another way to work this problem?

1. Suppose buvers are granted the following discount rates. What per cent of the selling price do they have to pay?

A. 10%	D. 45%	G. 20%
B. 25%	E. 50%	H. 14%
C. 60%	F. 30%	I. 39%

2. Without finding the amount of discount, find the sale price to the nearest cent on each of the following purchases.

No.	Original Price	Discount Rate	Per Cent Paid	Sale Price
A.	$80.00	25%		
B.	95.00	50%		
C.	22.00	30%		
D.	74.00	40%		
E.	$5.50	60%		

3. The discount rate on an article which sells for $102.99 is 35%. Find the amount of discount. Find the sale price.

4. The original price on a TV set is $599.98. It is being sold at a discount rate of 56%. What is the amount of discount and the sale price.

5. A tape player which sold for $79.97 is being discounted 22%. What is the amount of discount? What is the sale price?

6. A $25 lamp was on sale for $20. What was the amount of discount? Find the discount rate by dividing the amount of discount by the original price. Round the answer off to the nearest whole per cent.

FINDING DISCOUNT RATES

1. Find the discount rate to the nearest whole per cent on each of the following: Discount rate = Discount ÷ original price.

No.	Original Price	Discount	Discount Rate
A.	$ 20.00	$ 5.00	
B.	9.00	5.00	
C.	10.00	5.00	
D.	22.00	8.00	
E.	527.00	227.00	

F. A portable stereo which sold for $128 was on sale for $34 off. What was the discount rate?

2. Find the discount rate to the nearest whole per cent on each of the following:

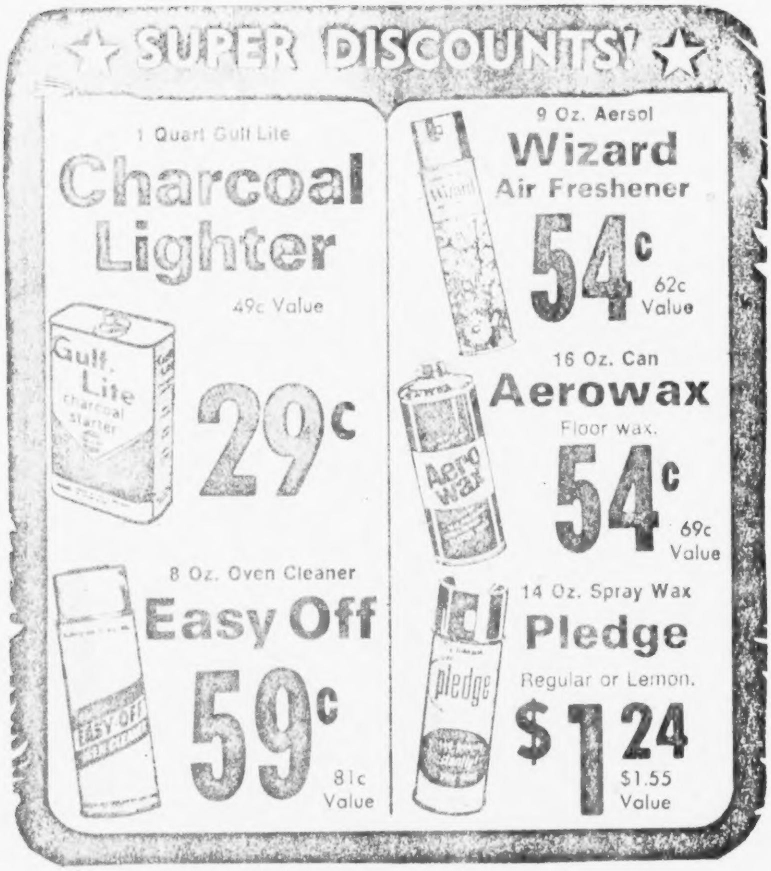
No.	Item	Original Price	Sale Price	Discount	Discount Rate
A.	Lamp	$25.00	$20.00		
B.	Dress	34.00	23.80		
C.	Clock	8.98	6.00		
D.	Shoes	19.95	14.95		
E.	Blouse	10.95	7.95		

F. A pair of shoes were on sale for $14.95. Their original price was $19.95. What was the amount of discount? What was the discount rate?

YEAR-END SALE

(determine sale prices and mark proper articles)

ARTICLE	ORIG. PRICE	RATE OF DISCOUNT	AMT OF DISCOUNT	SALE PRICE
Tablecloth	$ 5.99	1/2 off		
Tablecloth	8.99	40%		
Napkins (cloth)	3/$4	25%		
Bath Towels	2.99	1/3		
Nylon Bedspreads	10.98	30%		
Elec. Blanket	19.99	10%		
Elec. blanket deluxe	23.99	33%		
8 button gloves	10.00			$6.99
Sport Shirts	3/$15	1/3		
Dress shoes	14.99	20%		
16" vinyl luggage	3.00			2.00
18" vinyl luggage	4.00	1/4		
20" vinyl luggage	5.00	1/2		
Max Factor "Cup of Youth"	6.00	25%		
Cleansing cream		1/4		1.50
Pendant watches	8.98	35%		
Record albums	5.88	1/3		
Record albums	4.44	1/3		
Record albums	3.99	1/3		
Clock radio	31.88	50%		
8" table saw	99.95	30%		
180 Amp Welder	109.95	10%		


Gulf Lite charcoal starter
Wizard
Aero wax
EASY OFF
pledge

★ SUPER DISCOUNTS! ★

1 Quart Gulf Lite
Charcoal Lighter
49c Value
29c

8 Oz. Oven Cleaner
Easy Off
59c
81c Value

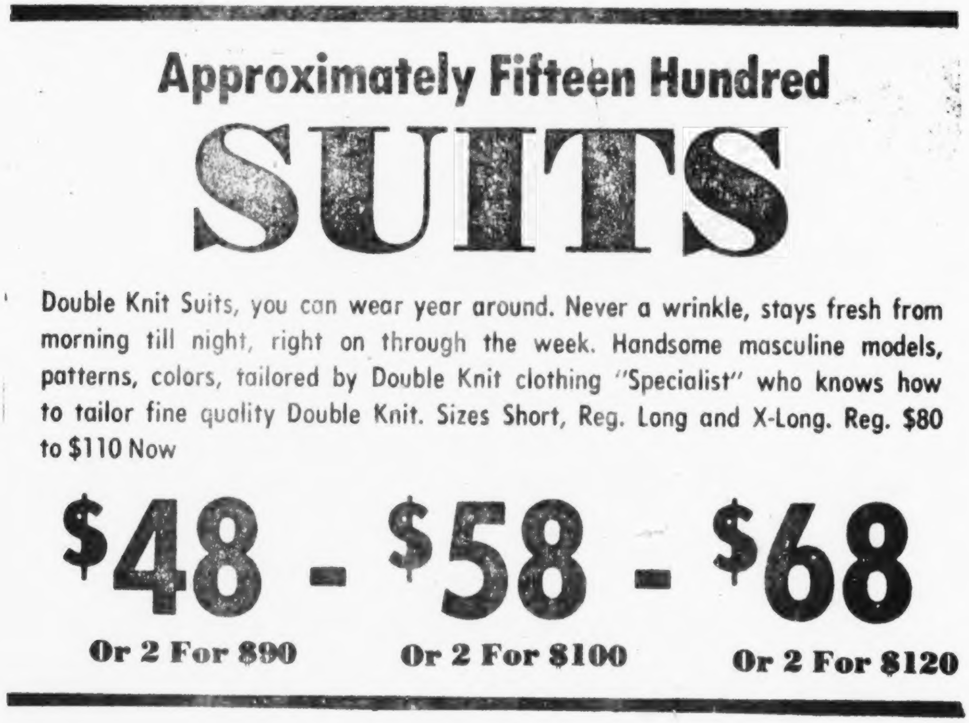
9 Oz. Aersol
Wizard
Air Freshener
54c
62c Value

16 Oz. Can
Aerowax
Floor wax.
54c
69c Value

14 Oz. Spray Wax
Pledge
Regular or Lemon.
$1.24
$1.55 Value

This ad was clipped from the Blytheville Courier.

1. Do you think the charcoal lighter ever sold for 49¢?
2. How much do you save by buying the Easy-Off while on sale?
3. What is the rate of discount given on the Wizard Air Freshener? Pledge?
4. Approximately how many cans of Pledge would you have to buy before you would save enough to buy a can / or get a "free" can?
5. Which item in the ad has the largest per cent of discount? the least?



Approximately Fifteen Hundred

SUITS

Double Knit Suits, you can wear year around. Never a wrinkle, stays fresh from morning till night, right on through the week. Handsome masculine models, patterns, colors, tailored by Double Knit clothing "Specialist" who knows how to tailor fine quality Double Knit. Sizes Short, Reg. Long and X-Long. Reg. $80 to $110 Now

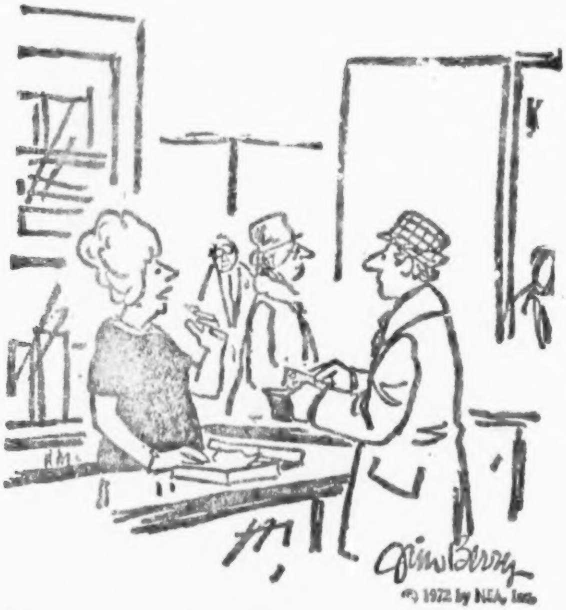
$48 - $58 - $68

Or 2 For $90 **Or 2 For $100** **Or 2 For $120**

This ad is from the Jonesboro Sun.

1. How much do you save by buying two $48 suits? Two $58 suits? Two $68 suits?
2. What is the per cent of discount given when buying two $48 suits?
3. Which price range offers the greatest rate of discount?

INSTALLMENT BUYING



© 1972 by NEA, Inc.

"Oh—Oh, I SEE—You want to pay in—CASH. May I please see two forms of identification?"

More and more people buy on the installment plan. They pay a certain amount of cash, called the down payment, then a certain amount per month for a specified number of months. In reality, the merchant is loaning the buyer the cash price of the article using the article as collateral for the loan. Therefore, he charges interest on the amount financed-the cash price less the down payment. This interest is often called the carrying charge.

There are advantages to both the buyer and the seller in installment buying. The buyer can buy something he could not have if he had to pay cash. The carrying charge the seller receives is often more than the profit he makes on the selling price.

To figure the carrying charge, first multiply the number of payments by the amount of each payment. To this amount add the down payment, if any. This is the total you will pay under the installment plan. Subtract the cash price from this sum. The difference is the carrying charge.

CARRYING CHARGE

Example: A couple bought a washer and dryer. The cash price including tax was $389.99. They agreed to pay $39.99 down and $16.15 per month for 24 months. How much was the carrying charge?

$16.15 x 24 = $387.60
$387.60 + $39.99 = $427.59, total paid under installment plan

$427.59 - 389.99 = $37.60, carrying charge

At the right is part of a table a clerk would use to figure carrying charge. He goes down the column headed "10% annual rate" until he finds the number of payments. He multiplies the number found there by the amount financed to get the total carrying charge. In our previous example, he would say $350 x .1075 to get a carrying charge of $37.63 (10.75% = .1075)

Number of Payments	Annual Rate 10%
1	.83
2	1.25
3	1.67
4	2.09
5	2.51
6	2.94
7	3.36
8	3.79
9	4.21
10	4.64
11	5.07
12	5.50
13	5.93
14	6.36
15	6.80
16	7.23
17	7.67
18	8.10
19	8.54
20	8.98
21	9.42
22	9.86
23	10.30
24	10.75
25	11.19
26	11.64
27	12.09
28	12.53
29	12.98
30	13.43

You will notice the carrying charge here is 3¢ more than the amount found in our example. This is because when they divided by 24 to get the monthly payment, it did not come out even, but was rounded off to $16.15. In actual practice, the buyer would pay 23 payments of $16.15 and one payment of $16.18 so that he would pay a total carrying charge of $37.63.

Problems:

1. Jimmy bought a stero, paying $20.95 down and $11.11 per month for 18 months. The cash price, including 3% sales tax, was $205.95. How much carrying charge will he pay?

2. Stacy bought a used car. She agreed to pay $150 down and $45.75 per month for 30 months. If the cash price was $1,250, how much interest did she pay?

3. Suppose you own a department store. Rufus Stevens wants to buy a TV which sells for $675, plus 3% sales tax.
   (a) What is the total cash price?
   (b) Mr. Stevens wants to finance $500 and pay the rest as the down payment. Use the table to find the carrying charge for 18 payments.
   (c) How much will each payment be? (Round off to the nearest cent).

4. If you finance something, you can pay it off in less time than the contract calls for. In this case, the merchant gives you a rebate -- part of your interest back. If you finance $92 for 12 months, and then pay it off at the end of 7 months, how much interest would you receive in refund? (Use the interest table to get interest for 12 months and for 7 months, and then subtract.)

5. A radio that sells for $40 cash may be bought for $5.50 down and $2.75 a month for 14 months. What is the installment price? What is the carrying charge? By what per cent does the installment price exceed the cash price?

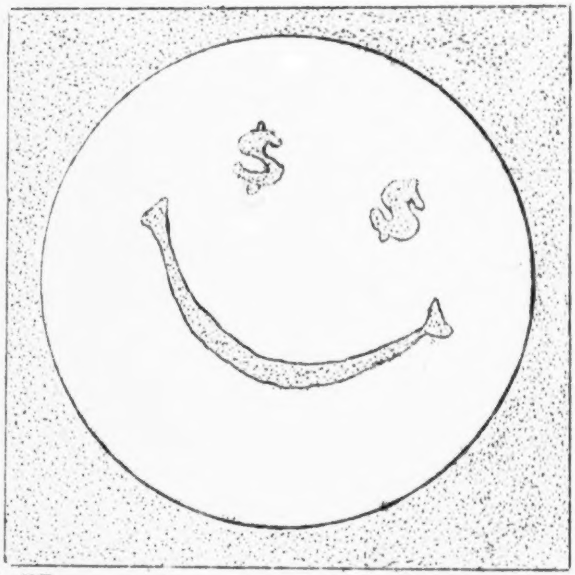
$$\frac{\text{carrying charge}}{\text{cash price}} = \text{\% of interest}$$

6. Find the missing item in the following chart:

ARTICLE	CASH PRICE	DOWN PAYMENT	NUMBER PAYMENTS	AMT. EACH PAYMENT	INSTAL. PRICE	CARRYING CHARGE
A. Color TV Set	$540	10%	24	$22.42		
B. Washer	240	$25	18	12.91		
C. Dryer	160	$20	12	12.30		
D. Stereo	600	10%	36	17.42		
E. Air Conditioner	270	$30	18	14.41		
F. Refrigerator	400	20%	24	14.76		
G. Sewing Machine	125	$15	12	9.67		

UNIT III

BANKING



Among the services your local bank offers are: checking accounts, savings accounts, time deposits, sale of bonds, credit cards, travelers checks, rental of safety deposit boxes, loans, etc.

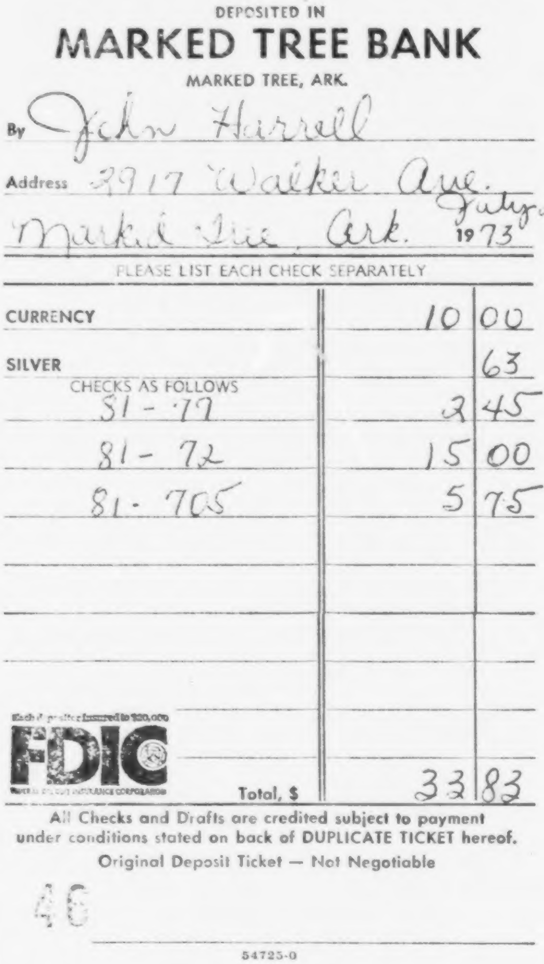
In recent years, banks have turned to various methods to attract depositors -- giving away ball point pens, silverware, china, wigs, transistor radios, etc., for new accounts or additions to savings accounts. The banks, of course want more and more depositors; for the more money that they get in, the more they can lend. And lending is the way they make the money on which to operate. This method of giving away merchandise is ever changing, but it is still attractive to most people.

Federal and state savings and loan associations are very much like savings banks. Credit unions also give savings and loan services, but they are usually offered only to particular groups of people, like city employees, factory workers, etc.

CHECKING ACCOUNT

To deposit money in a checking account, you will use a deposit slip (see form below). An account number is assigned to the account when it is opened and must be used on each deposit slip and withdrawal (check). The numbers directly below the word "CHECKS" identifies the banks upon whom the checks were written. If you are depositing checks only, you may want to keep some of the money instead of depositing the full amount. If so, you can write "less cash withheld" and the amount you want to keep. There are other ways to list checks other than the way shown below. What are some other methods?

1. On what date was the deposit made?
2. By whom was the deposit made?
3. In what bank was the deposit made?
4. What currency bills could have been deposited?
5. What coins?
6. How many checks?
7. What was the total amount of the checks?
8. What was the total amount deposited?



DEPOSITED IN

MARKED TREE BANK

MARKED TREE, ARK.

By John Harrell

Address 2917 Walker Ave.

Marked Tree, Ark. July 26, 1973

PLEASE LIST EACH CHECK SEPARATELY

CURRENCY	10	00
SILVER		63
CHECKS AS FOLLOWS		
81 - 77	2	45
81 - 72	15	00
81 - 705	5	75
Total, $	33	83

Each depositor insured to $20,000
FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION

All Checks and Drafts are credited subject to payment under conditions stated on back of DUPLICATE TICKET hereof.

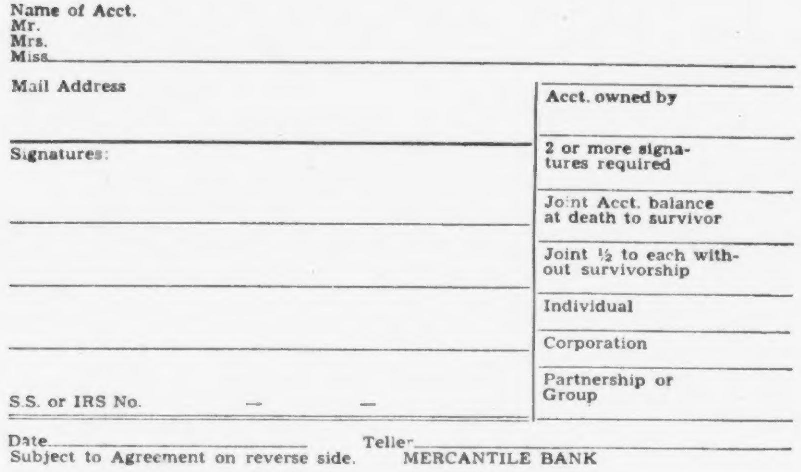
Original Deposit Ticket — Not Negotiable

46

54725-0

SIGNATURE CARD

A signature card is issued for the signatures of all people who will be authorized to withdraw money from the account. The way you put your name on the account is important. For example, "Mr. and Mrs. Ben Thomas" will mean that both signatures are necessary on the checks. "Mr. or Mrs. Ben Thomas" means that either may write a check without the signature of the other. If additional signatures (other than the account name or names) are authorized, these signatures must appear on the same signature card with the depositor's signature. A typical signature card is shown below.



Name of Acct.
Mr.
Mrs.
Miss

Mail Address

Signatures:

S.S. or IRS No. — —

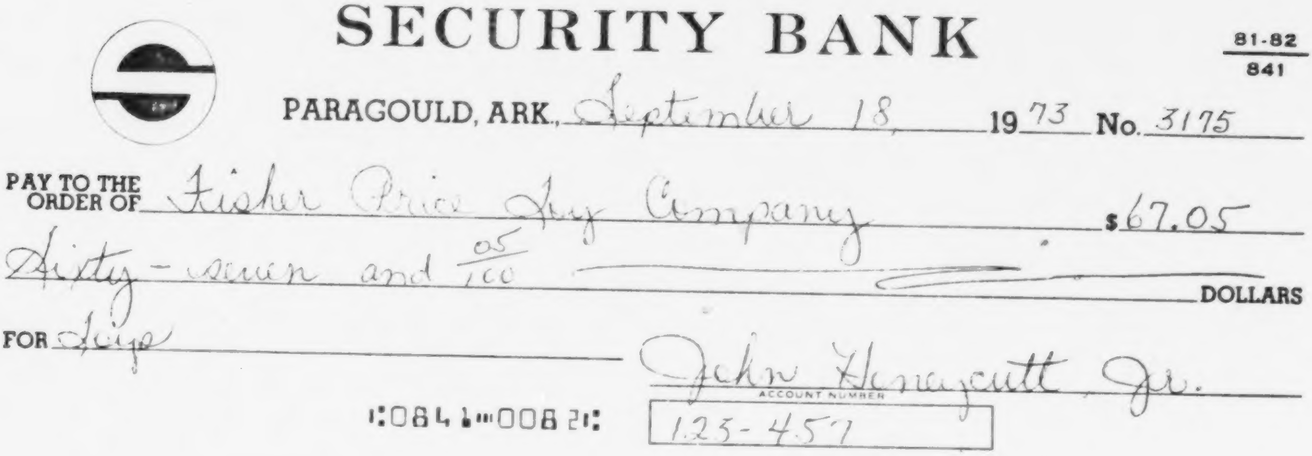
Acct. owned by
2 or more signatures required
Joint Acct. balance at death to survivor
Joint ½ to each without survivorship
Individual
Corporation
Partnership or Group

Date
Teller
Subject to Agreement on reverse side.
MERCANTILE BANK

SERVICE CHARGE

Many banks charge a fee called a service charge for the service of a checking account. This varies according to the policy of the bank. Some banks give free checking account service. Check with your local banks and see what they offer.

WRITING CHECKS



SECURITY BANK

81-82
841

PARAGOULD, ARK., September 18, 1973 No. 3175

PAY TO THE ORDER OF Fisher Price Toy Company $67.05

Sixty-seven and $\frac{05}{100}$ DOLLARS

FOR Toys

John Honeycutt, Jr.

⑆0841⑈0082⑆

ACCOUNT NUMBER 123-457

This is an example of how to write a check. Notice these:

1. Date and number: This is for reference. Use the date on which the check is written. Do not date the check in advance.
2. "Pay to the order of": This is where you write the name of the person or firm you are giving the check to.
3. Amount: Write the amount in two ways--first using numbers, then in words. Notice the "zero" before the "five". This is to keep the amount from being changed. Be sure to put the "six" as close to the $ sign as possible. Also, start the word "sixty" as close to the left as possible. Fill in unused space with a wavy line.
4. For: You may write on this line what you are paying this money for.
5. Signature: Be sure to sign the check the same way you signed the signature card.
6. Account number: Checks given to you by the bank have your account number on them. Never write checks which do not have your account number on them.
7. Always write checks in ink.
8. Fill in the check stub before you write the check. This keeps you from forgetting and helps avoid mistakes.

CHECK STUB

Fill in the check stub to the right from information given on check #3175 (shown on the previous page).

NO 3175

$ ______

______ 19 ______

To ______

For ______

	DOLLARS	CENTS
Bal Bro't For'd	156	37
Am't Deposited	15	06
Am't Deposited	26	50
Total		
Am't this check		
Bal Car'd For'd		

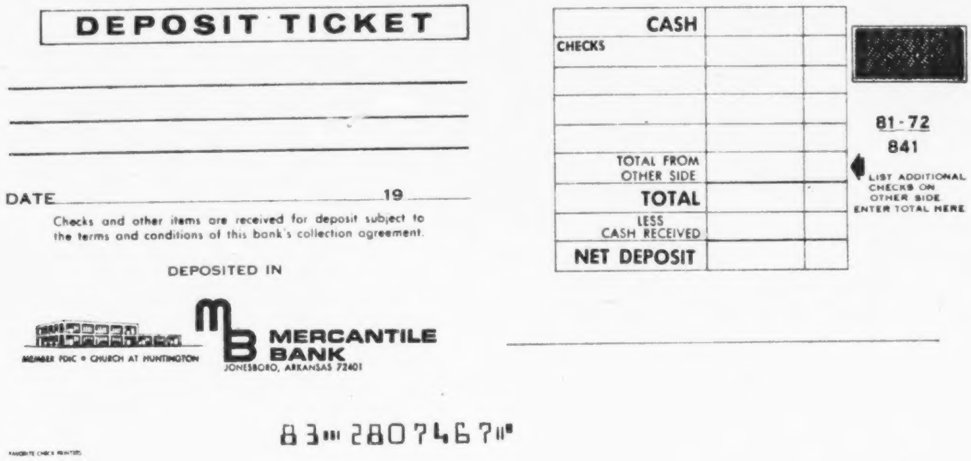
INSUFFICIENT FUNDS

If you write a check for more money than you have in your account, the bank will not cash the check for you. They will mark the check with the words "Insufficient Funds" and return it to the person to whom you wrote the check. You will have to redeem the check from the person or store to whom you gave the check, and also pay a penalty fee. A common term used is "bad check" and the refusal is sometimes referred to as a check "bouncing". If you intentionally write a check with insufficient funds, it is illegal and charges can be brought against you. But usually a person overdraws his account through an error in his bookkeeping. Always be careful that you keep an accurate record of your checking account balance, so your checks won't "bounce".

INSUFFICIENT FUNDS

CHECKING ACCOUNT PROBLEMS

1. Make out the deposit slip using this information: Currency, $25.00, Coins, $5.84, Check, $76.34. Use March 23, 1973 for the date. Use your name.



DEPOSIT TICKET

DATE ______________ 19 ____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

DEPOSITED IN

MEMBER FDIC • CHURCH AT HUNTINGTON

MERCANTILE BANK

JONESBORO, ARKANSAS 72401

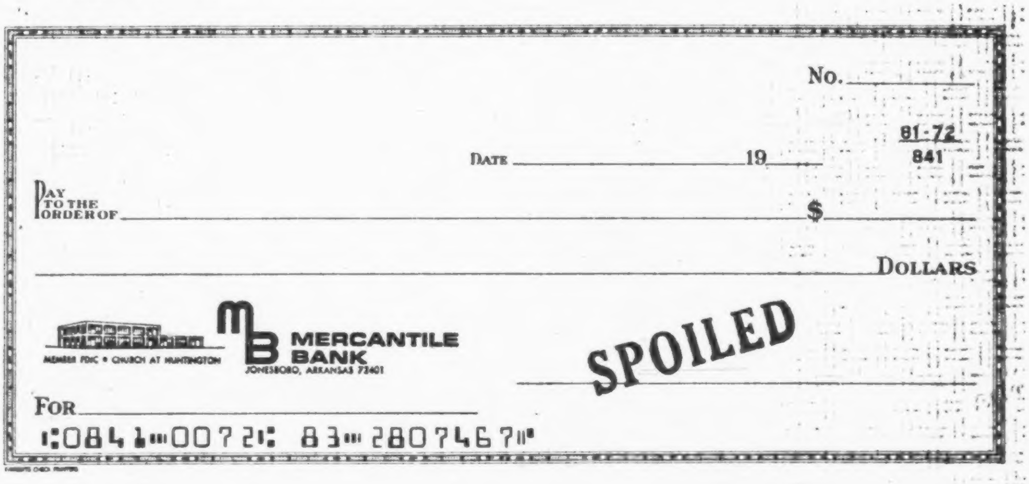
CASH		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT		

81-72
841

LIST ADDITIONAL CHECKS ON OTHER SIDE ENTER TOTAL HERE

⑈83⑈2807467⑈

2. Write out the check below using this information: Number 3176 on May 6, 1973 to Greene Realty Co. for house payment. Amount $97.36. Use your name for signature.



No. ________

81-72
841

DATE ______________ 19 ____

PAY TO THE ORDER OF ______________________ $ ________

______________________________ DOLLARS

MEMBER FDIC • CHURCH AT HUNTINGTON

MERCANTILE BANK

JONESBORO, ARKANSAS 72401

SPOILED

FOR ______________

⑆0841⑈0072⑆ 83⑈2807467⑈

3. Number 3177 on May 8, 1973 to Bell Telephone Co. for phone bill. Amount $9.07. Use your name for signature.

MARKED TREE, ARK. ______________________ **19** ____ **No.** ________

MARKED TREE BANK 81-705

PAY TO THE ORDER OF ______________________________________ **$** ________

____ **DOLLARS**

FOR ______________________ ______________________

⑆9081⑉0705⑆ ACCOUNT NUMBER ________________

4. Number 3178 on May 8, 1973 to Kroger for groceries. Amount $19.58. Use your name for signature.

F N B C

FIRST NATIONAL BANK OF COMMERCE

PARAGOULD, ARK. 72450 ______________________ 19 ____ NO. ________

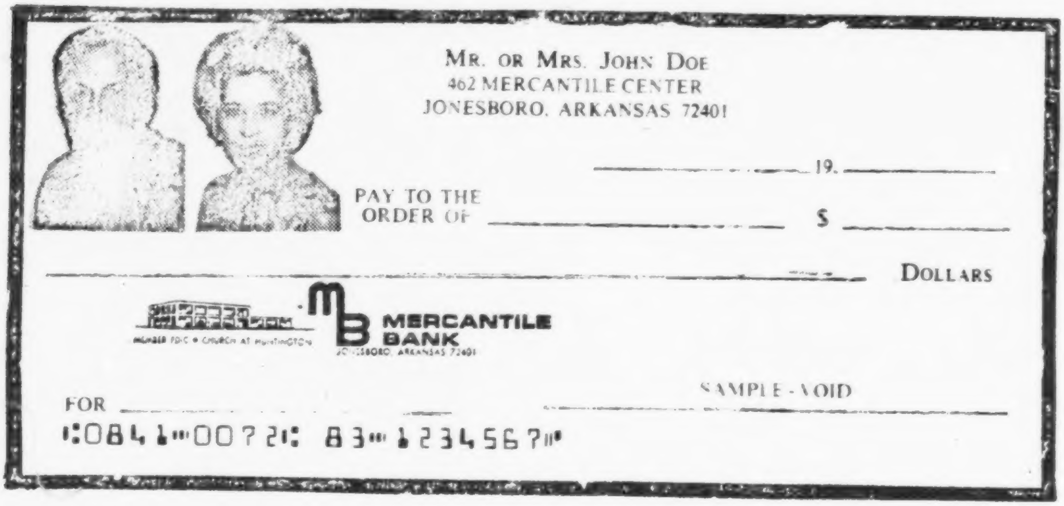
PAY TO THE ORDER OF ______________________________________ **$** ________

____ **DOLLARS**

____

⑆0841⑉0079⑆ ACCOUNT NUMBER ________________

5. Pretend you are John Doe, write out the check below using this information: Number 523 on July 23, 1973 to Nyal Drug Co. for medicine. Amount $40.36.



MR. OR MRS. JOHN DOE
462 MERCANTILE CENTER
JONESBORO, ARKANSAS 72401

________ 19. ________

PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

MERCANTILE BANK
JONESBORO, ARKANSAS 72401
MEMBER FDIC • CHURCH AT HUNTINGTON

FOR ________

SAMPLE - VOID

⑆0841⑈0072⑆ 83⑈1234567⑈

CHECK REGISTER

CHECK NO	DATE	CHECK ISSUED TO	AMOUNT OF CHECK		✓	DATE OF DEP.	AMOUNT OF DEPOSIT		BALANCE	
									25	32
7	3/2	Piggly Wiggly	17	34					7	98
						3/4	33	49	41	47

Study the register above. Notice how the check and deposit were entered. Complete the above register with the following information.

Check	# 8	-- March 4,	Red Cross	$ 5.00
Check	# 9	-- March 8,	Dollar Store	$ 3.40
Deposit		-- March 10,		$15.00
Check	#10	-- March 12,	Grabers	$ 5.20
Deposit		-- March 20,		$12.50
Check	#11	-- March 22,	Sterlings	$ 1.20

ENSORSEMENT

Before you can cash a check made out to you, or deposit it in your bank, you must endorse it. You do this by writing your name on the back. Endorse your check exactly as it is made out. You can endorse a check in more ways than shown below. Find other ways to endorse a check.

(a) Write your name. Do not do this until you are ready to cash the check. This is called a "blank endorsement".

(a)

Jerry Edwards

(b) This is the way to endorse your check if someone else is going to deposit it for you, or if you mail it. It is good for safety. No one can cash this check. This is called a "restricted endorsement".

(b)

For deposit only
in account of
Jerry Edwards
Acct # 464-389-2

(c) Now only Fred Williams is entitled to the payment of the face of the check. When Fred Williams cashes the check, he too, must endorse it before it is cashed. This type of endorsement is referred to as a "full endorsement".

(c)

Pay to the order
of Fred Williams

Jerry Edwards

BANK STATEMENTS

Periodically--usually once a month--the bank sends a statement such as the one shown on the next page. The statement includes the following information:

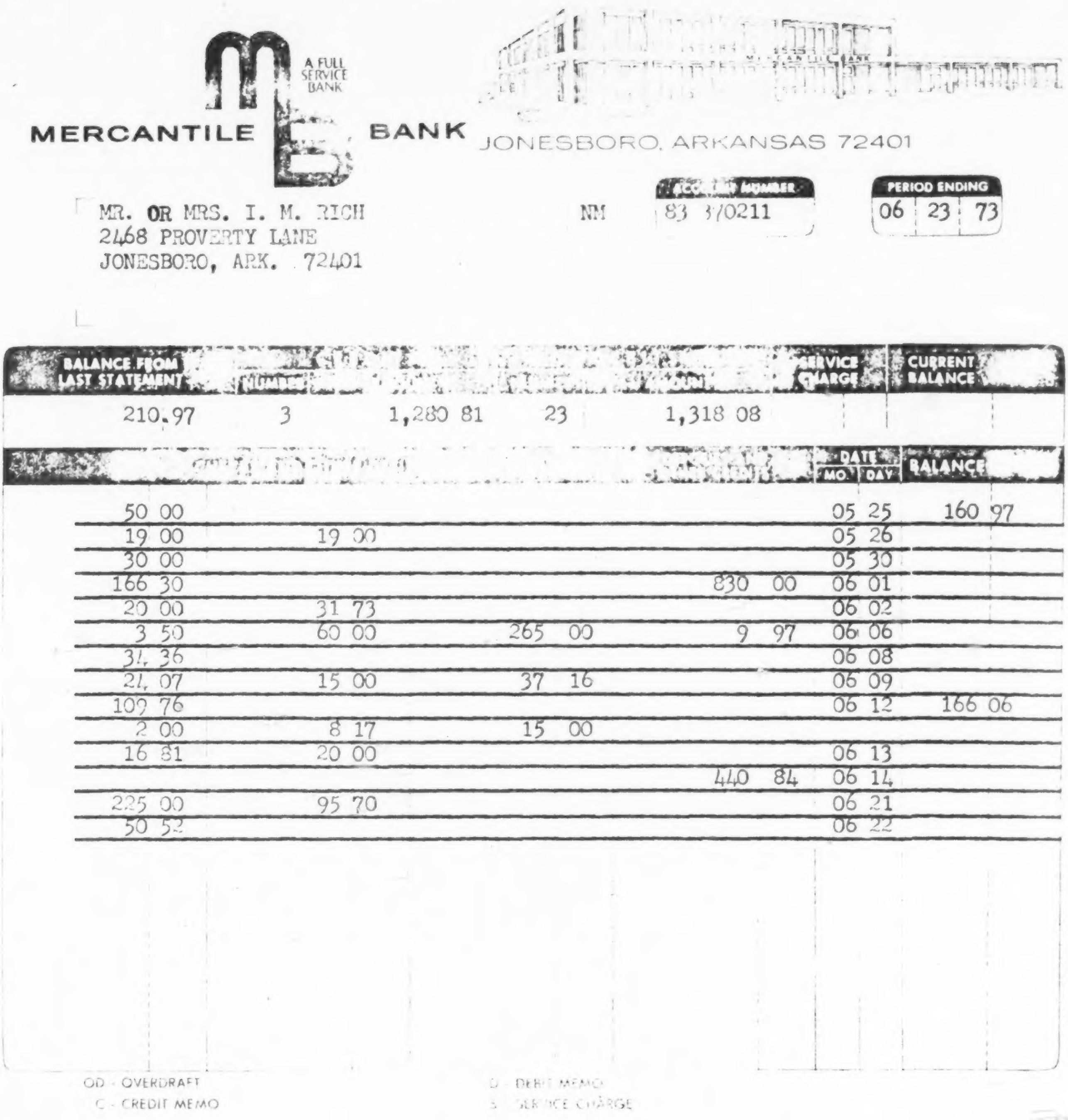
1. The balance from the previous month.
2. The deposits you have made
3. The checks you have written that have been cashed during the month.
4. The balance at the end of the month.

You may have written checks that have not been cashed or cleared through the bank at the time of the statement--these checks have been subtracted from your checkbook balance, but not from the bank's balance. Since the bank does not know that you have written these checks, they are known as outstanding checks.

Most bank statements have a form on the back to help you reconcile your bank statement with the amount of your checkbook balance. An example is shown on page 102.

You are given a starting number, all the necessary arithmetical signs, and most of the horizontal and vertical totals. Insert digits in the blank spaces to provide correct totals. A correct solution will "check out" horizontally and vertically.

3	X		÷		=	4
X	▨	-	▨	X	▨	X
	+		-		=	
+	▨	+	▨	÷	▨	-
	X		+		=	14
=	▨	=	▨	=	▨	=
11	-		+	3	=	10



MERCANTILE BANK A FULL SERVICE BANK

JONESBORO, ARKANSAS 72401

MR. OR MRS. I. M. RICH
2468 PROVERTY LANE
JONESBORO, ARK. 72401

NM

ACCOUNT NUMBER: 83 370211

PERIOD ENDING: 06 23 73

BALANCE FROM LAST STATEMENT	NUMBER	[illegible]	[illegible]	[illegible]	SERVICE CHARGE	CURRENT BALANCE
210.97	3	1,280 81	23	1,318 08		

[illegible]			[illegible]	DATE MO.	DAY	BALANCE
50 00				05	25	160 97
19 00	19 00			05	26	
30 00				05	30	
166 30			830 00	06	01	
20 00	31 73			06	02	
3 50	60 00	265 00	9 97	06	06	
34 36				06	08	
24 07	15 00	37 16		06	09	
109 76				06	12	166 06
2 00	8 17	15 00				
16 81	20 00			06	13	
			440 84	06	14	
225 00	95 70			06	21	
50 52				06	22	

OD - OVERDRAFT
C - CREDIT MEMO
D - DEBIT MEMO
S - SERVICE CHARGE

Record the balance for each day shown in the proper column. Also place the current balance in the space provided. Note that this bank did not charge a service charge.

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

LIST BELOW OUTSTANDING CHECKS NOT CHARGED TO YOUR ACCOUNT ON THIS STATEMENT

DATE	NUMBER	PAYEE	AMOUNT	
		TOTAL		

ENTER BELOW

BANK BALANCE SHOWN ON THIS STATEMENT $ ______

PLUS – DEPOSITS NOT CREDITED ON THIS STATEMENT ______

Please examine statement at once. If incorrect, return statement and cancelled check to AUDITING DEPARTMENT. If no error is reported within 10 days, the account will be considered correct.

TOTAL $ ______

LESS – TOTAL OF OUTSTANDING CHECKS (FROM ABOVE) $ ______

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU DEDUCT FROM THAT BALANCE SERVICE CHARGES (IF ANY) SHOWN ON THIS STATEMENT $ ______

Reconcile Mr. Rich's checkbook balance of $146.07 with his bank statement by filling out the form above. Outstanding checks are:

May 6, 1973	#1567	$ 4.57	to Gibson's
May 11, 1973	#1569	$10.00	to Safeway
May 20, 1973	#1573	$13.06	to Sterlings Store

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

LIST BELOW OUTSTANDING CHECKS NOT CHARGED TO YOUR ACCOUNT
ON THIS STATEMENT

DATE	NUMBER	PAYEE	AMOUNT	
		TOTAL		

ENTER BELOW

BANK BALANCE SHOWN ON THIS STATEMENT $

PLUS – DEPOSITS NOT CREDITED ON THIS STATEMENT

Please examine statement at once. If incorrect, return statement and cancelled check to AUDITING DEPARTMENT. If no error is reported within 10 days, the account will be considered correct.

TOTAL $

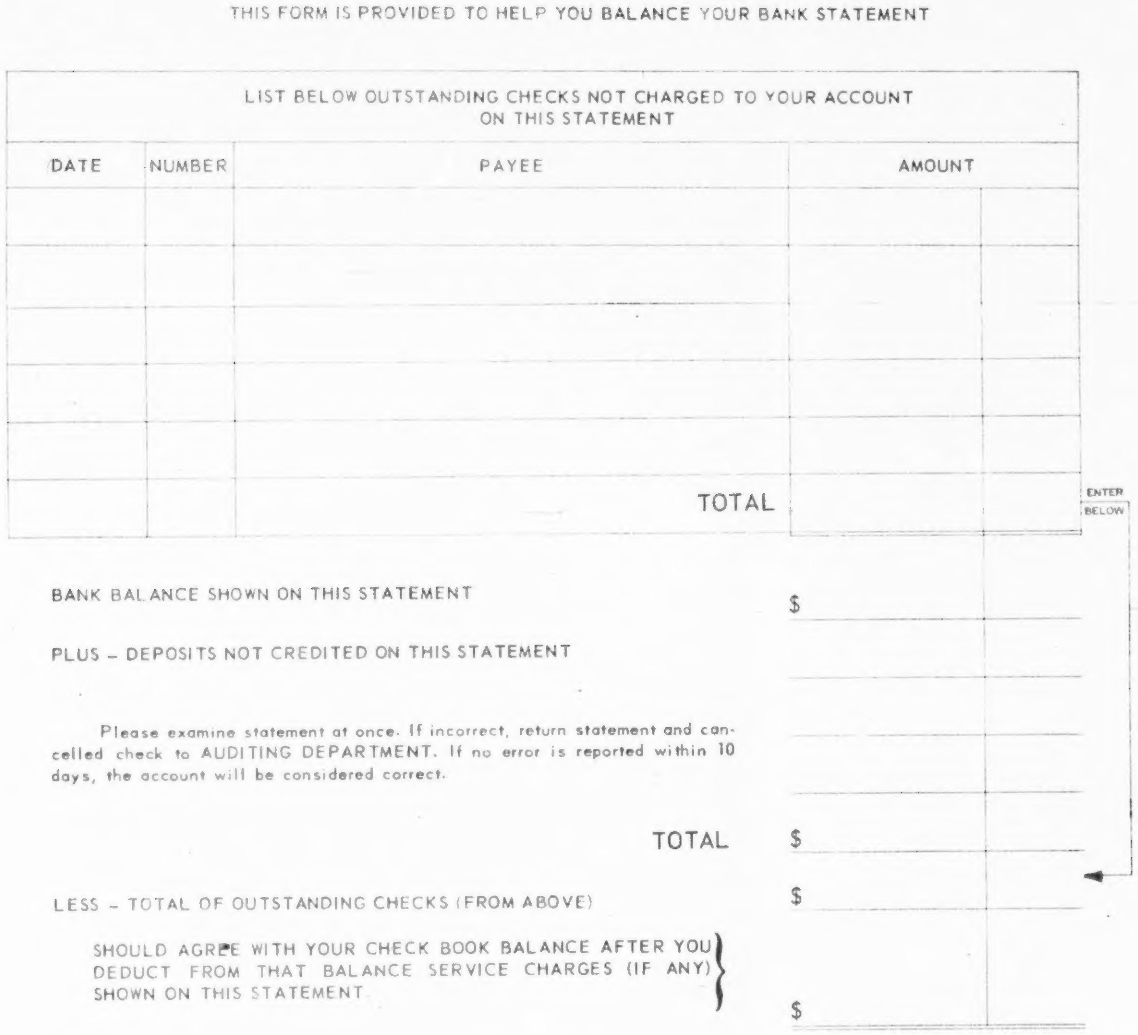
LESS – TOTAL OF OUTSTANDING CHECKS (FROM ABOVE) $

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU DEDUCT FROM THAT BALANCE SERVICE CHARGES (IF ANY) SHOWN ON THIS STATEMENT. $

Reconcile Miss Smart's checkbook balance of $423.78 and bank balance of $509.09 by filling out the form above. Outstanding checks are:

June 7, 1973	#168	$14.67	to John-Frank's
June 9, 1973	#169	$29.50	to Buck's
June 10, 1973	#170	$ 5.84	to Dewey's Dairy Freeze

Deposit not shown on bank statement $56.50



THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

LIST BELOW OUTSTANDING CHECKS NOT CHARGED TO YOUR ACCOUNT ON THIS STATEMENT				
DATE	NUMBER	PAYEE	AMOUNT	
		TOTAL		

ENTER BELOW

BANK BALANCE SHOWN ON THIS STATEMENT $

PLUS – DEPOSITS NOT CREDITED ON THIS STATEMENT

Please examine statement at once. If incorrect, return statement and cancelled check to AUDITING DEPARTMENT. If no error is reported within 10 days, the account will be considered correct.

TOTAL $

LESS – TOTAL OF OUTSTANDING CHECKS (FROM ABOVE) $

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER YOU DEDUCT FROM THAT BALANCE SERVICE CHARGES (IF ANY) SHOWN ON THIS STATEMENT } $

Reconcile Mrs. Howard's checkbook balance of $203.90 and bank statement balance of $246.50 by filling out the form above.

Outstanding checks are:

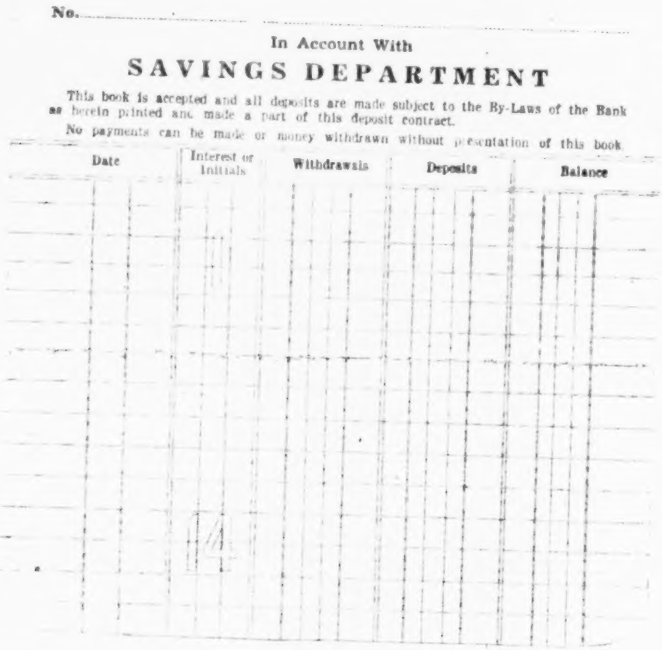
July 2, 1973	#234	$43.20 to Big Star
July 5, 1973	#238	$17.63 to Wal-Mart
July 7, 1973	#243	$ 9.27 to Gibson's

Service Charge $1.45

Deposit not shown on bank statement $64.73

SAVINGS ACCOUNTS

When you put money in a savings account you are really loaning the money to the bank and they pay you interest for using it. To open a savings account, the procedure is similar to the one used for a checking account -- signature card, deposit book, and an account number is assigned. A passbook is issued to the depositor, which will show all deposits, interest, withdrawals, and current balance at the time of each entry. This passbook must be presented at any time a withdrawal is made, and the withdrawal slip (check) will show that it is drawn on a savings account. These checks must be presented to the bank only to be cashed. Also, only the bank teller makes entries in your passbook. Interest can be posted to your passbook as it is earned.



No. ....

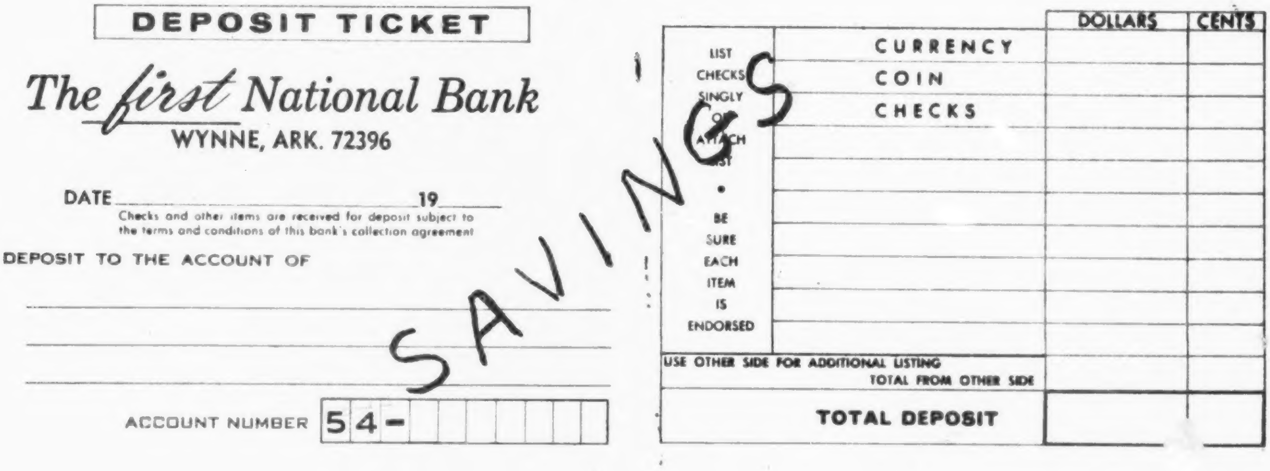
In Account With

SAVINGS DEPARTMENT

This book is accepted and all deposits are made subject to the By-Laws of the Bank as herein printed and made a part of this deposit contract.

No payments can be made or money withdrawn without presentation of this book

Date	Interest or Initials	Withdrawals	Deposits	Balance



DEPOSIT TICKET

The *first* National Bank
WYNNE, ARK. 72396

DATE ______________ 19____

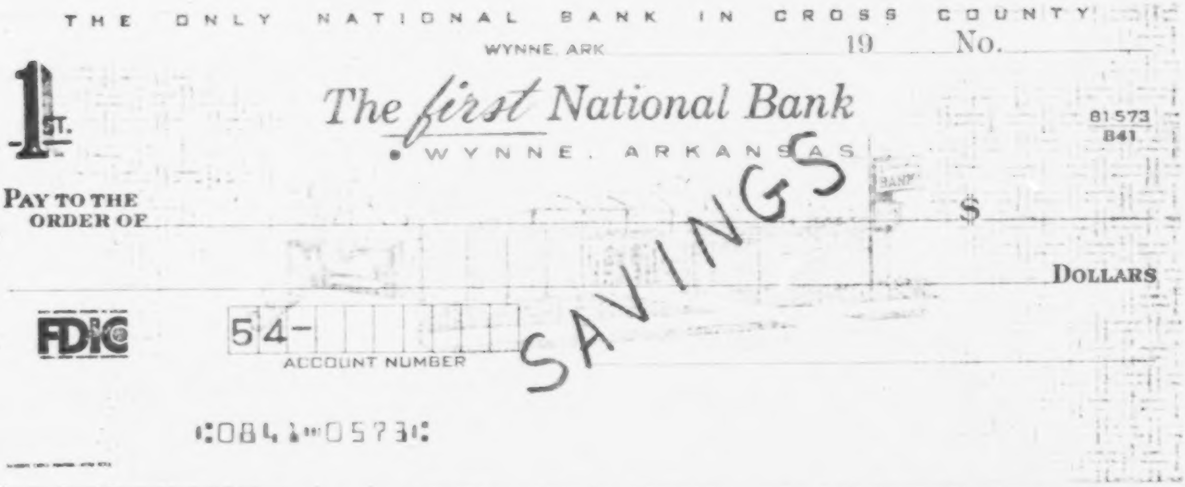
Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement

DEPOSIT TO THE ACCOUNT OF

SAVINGS

ACCOUNT NUMBER 54-

		DOLLARS	CENTS
LIST CHECKS SINGLY OR ATTACH LIST • BE SURE EACH ITEM IS ENDORSED	CURRENCY		
	COIN		
	CHECKS		
USE OTHER SIDE FOR ADDITIONAL LISTING	TOTAL FROM OTHER SIDE		
	TOTAL DEPOSIT		



THE ONLY NATIONAL BANK IN CROSS COUNTY

WYNNE, ARK ______ 19 ___ No. ______

1ST.

The first National Bank

WYNNE, ARKANSAS

81-573
841

PAY TO THE
ORDER OF ______ $ ______

______ DOLLARS

FDIC

54- ACCOUNT NUMBER

SAVINGS

⑆0841⑈0573⑆

Above is a sample check showing a withdrawal from a savings account. Withdrawals, as a rule, will be paid on demand; but the bank reserves the right to require a notice of a stated amount of time (usually 60 days).

Interest is figured by an annual interest rate, expressed as a pre cent. The formula INTEREST = PRINCIPAL X RATE X TIME (years or fractional parts) can be used. For example, if you deposit \$130 in the bank and the annual interest is 4%, you will receive \$130 x .04 x 1, which is \$5.20 interest (if it is figured annually), and you will have \$135.20 in your account at the end of the year. If the interest is figured quarterly, this means \$130 x .04 x ¼ = \$1.30 for your interest; then the next interest would be figured for 3 months on \$131. (Most banks do not use the cents in computing compound interest). This process would continue on the current balance as long as the money remains the entire period covered. This process is called "compounding interest". Compound interest tables are usually used, which simplifies the work.

To use the compound interest table, follow this procedure:

Compound Annually (once a year) -- find correct per cent column and go down that column the number of years.

Compound Semi-annually (twice a year) -- use ½ of the % rate and 2 x number of years (this will show the number of interest periods).

Compound Quarterly (four times a year) -- use ¼ of the % rate and 4 x number of years.

Annual Compound Interest Table (Principal, $1)

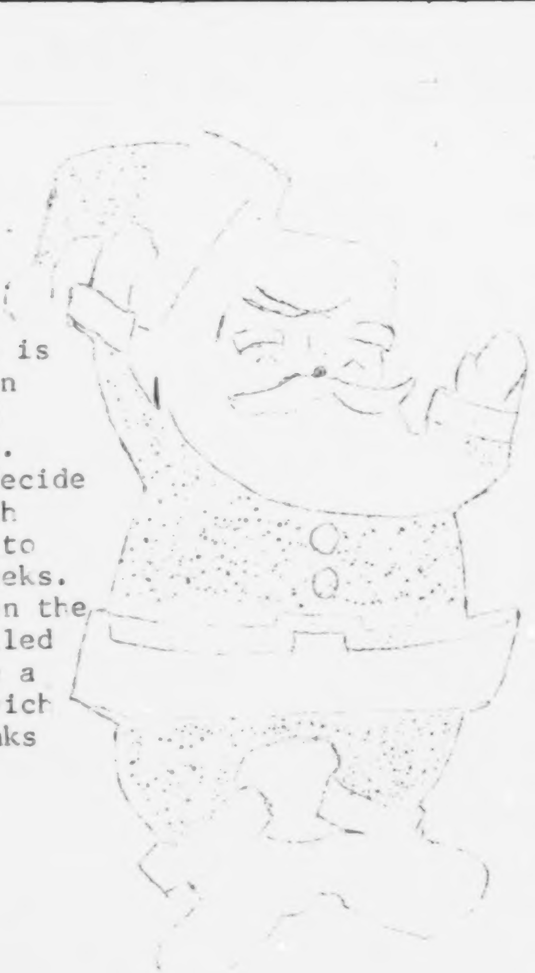
Year	1%	1½%	2%	2½%	3%	4%	5%	6%
1	1.0100	1.0150	1.0200	1.0250	1.0300	1.0400	1.0500	1.0600
2	1.0201	1.0302	1.0404	1.0506	1.0609	1.0816	1.1025	1.1236
3	1.0303	1.0457	1.0612	1.0769	1.0927	1.1249	1.1576	1.1910
4	1.0406	1.0614	1.0824	1.1038	1.1255	1.1699	1.2155	1.2625
5	1.1510	1.0773	1.1041	1.1314	1.1593	1.2167	1.2763	1.3382
6	1.0615	1.0934	1.1262	1.1597	1.1941	1.2653	1.3401	1.4185
7	1.0721	1.1098	1.1487	1.1887	1.2299	1.3159	1.4071	1.5036
8	1.0829	1.1265	1.1717	1.2184	1.2668	1.3686	1.4775	1.5938
9	1.0937	1.1434	1.1951	1.2489	1.3048	1.4233	1.5513	1.6895
10	1.1046	1.1605	1.2190	1.2801	1.3439	1.4802	1.6289	1.7908
11	1.1157	1.1779	1.2434	1.3121	1.3842	1.5395	1.7103	1.8983
12	1.1268	1.1956	1.2682	1.3449	1.4258	1.6010	1.7959	2.0122
15	1.1610	1.2502	1.3459	1.4483	1.5580	1.8009	2.0789	2.3966
20	1.2202	1.3469	1.4859	1.6386	1.8061	2.1911	2.6533	3.2071

Use the table above to find the amount accumulated when interest is compounded as shown on the chart:

Principal	Rate	Time	Annually	Semi-Annually	Quarterly
$ 200	4%	3 yrs.			
$5,000	6%	2 yrs.			
$ 400	4%	5 yrs.			

For Larry's Christmas, his parents invested for him $100 at 5% interest compounded annually. Two years later they added another $100 to the investment. How much would his total investment be (interest included) at the end of three years?

CHRISTMAS CLUB SAVINGS



A Christmas club savings is the type of savings account in which you deposit a specified amount each week for 50 weeks. When you join the club, you decide how much you want to save each week. You are not obligated to continue for the entire 50 weeks. You may stop any time and when the Christmas club checks are mailed in November, you will receive a check for the total amount which you have deposited. Some banks pay interest.

You are to insert the signs of operation in the empty spaces such as to provide the indicated results with the given numbers. A correct solution will "check out" horizontally and vertically.

2		8		4	=	4
	▨		▨		▨	
6		8		3	=	16
	▨		▨		▨	
8		7		3	=	4
=	▨	=	▨	=	▨	=
4		7		4	=	24

BORROWING MONEY

Money may be borrowed from banks, loan companies, savings and loan associations, credit unions, and on life insurance policies. Sometimes banks require collateral (something they can sell to get the money they loan if it is not paid back) before they will loan a person money. Some examples of collateral are property, stocks, and bonds.

Interest

When money is borrowed, there is a charge called interest, for the use of this money. The interest charged is generally expressed as a per cent of the principal (money borrowed). This per cent is called the rate of interest. Usually the rate of interest is the rate per year. The sum of the principal and the interest is called the amount due.

Interest Formula

Interest is found by using the formula $I = PRT$ where "I" stands for interest, "P" for principal, "R" for rate of interest, and "T" for time. Time must be expressed in years.

Example: Timothy borrows \$500. The rate is 5%, while the time of the loan is for 1 year. How much interest will he pay?

Solution:

$$I = PRT$$
$$I = \$500 \times .05 \times 1$$
$$I = \$25$$

Answer: \$25 interest

Example: Find the amount of interest on \$6,000 at a rate of 5.4% for 24 months.

Solution:

$$I = PRT$$
$$I = \$6{,}000 \times .054 \times 2$$
$$I = \$648$$

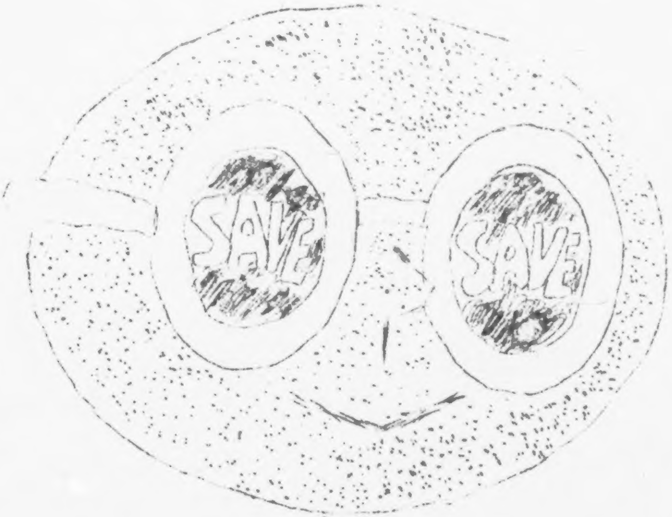
Answer: \$648 interest (note that time, which was given as 24 months, must be used as 2 years in the formula).

Interest Problem

Find the amount of interest on the following. Be sure to express time as years.

	Principal	Rate	Time	Interest
1.	$ 400	3%	2 yrs.	$________
2.	$ 400	6%	2 1/2 yrs.	$________
3.	$ 450	4%	2 yrs.	$________
4.	$ 125	3%	3 yrs.	$________
5.	$2,000	4%	6 months	$________
6.	$ 250	6%	3 yrs.	$________
7.	$ 650	2 1/2%	6 yrs.	$________
8.	$ 75	5%	4 months	$________
9.	$1,750	5%	1 month	$________
10.	$ 750	5%	9 months	$________

When an add-on-interest loan is made, the borrower receives the full principal. The interest is added to the principal and the borrower repays the full amount, principal plus interest, in equal monthly payments.



When a regular loan is made, the borrower pays back the principal plus the interest at the end of a specified period. For instance, if a person borrows $600 at 10% for 1 year, he will pay back the bank $660 at the end of that year. On page 111 is an example of a note a person would sign for this loan.

FORM 1

No. ______________ AMOUNT $ ______________

Wynne, Ark. ______________, 19____

______________ DAYS AFTER DATE, I, WE, OR EITHER OF US, PROMISE TO PAY TO THE ORDER OF

THE FIRST NATIONAL BANK OF WYNNE

____ DOLLARS

For value received, negotiable and payable, without defalcation or discount at the office of The First National Bank of Wynne, Wynne, Ark., with interest from date at the rate of ____________ per cent per annum to maturity, and at the rate cf ten percent per annum from maturity until paid. The makers and endorsers of this note hereby severally waive presentment for payment, notice of nonpayment and protest. Upon default the undersigned agree to pay a reasonable attorney's fee, not to exceed ten percent (10%) of the amount of principal due, plus accrued interest.

	Amount Financed	$ ______________
	FINANCE CHARGE	$ ______________
	ANNUAL PERCENTAGE RATE	______________ %
	Total of Payments	$ ______________
Int. Paid ____________	**Payable in one payment due**	______________, 19____

After maturity the principal amount shall bear interest at the rate of 10% per annum until paid; and if the obligation, after default, is placed in the hands of an attorney for collection, the makers and endorsers will be liable for a reasonable attorney's fee not exceeding 10% of the principal and accrued interest.

The undersigned acknowledge receipt of a fully completed copy of this instrument.

____

____

PARKIN PTG. & STA. CO., LITTLE ROCK

Buy
U.S.
Savings
Bonds

SERIES E BONDS:

Denominations (face value)
$25, $50, $75, $100,
$200, $500, $1000
Corresponding issue (cost) prices
$18.75, $37.50, $56.25,
$75, $150, $375, $750

Series E Bonds may be bought over the counter, by mail, or regular bond purchases may be arranged through the Payroll Savings Plan where you work or the Bond-A-Month Plan where you bank. The limit is $5,000 issue price each calendar year. The current rate of interest is 5½%, if held to maturity -- 5 years, 10 months. E Bonds may be redeemed at any time after two months from issue date at most banks and financial institutions.

SERIES H BONDS:

Denominations -- $500, $1,000, $5,000

Series H Bonds are issued only by Federal Reserve Banks and Branches and the Office of the Treasurer of the United States, Washington, D.C. 20220. Banks and other financial institutions will accept and forward applications to the nearest Federal Reserve Bank or Branch for delivery of Bonds by mail to the registered owner.

Semiannual interest checks are mailed to holders beginning six months from issue date. H Bonds now on sale produce an investment yield of approximately 5½% per annum, compounded semiannually, if held to maturity of 10 years. The yield is 4.49% the first year; 5.30% for the next 4 years, and 6% for the second 5 years, raising the rate to an average of 5½% for the 10 year period.

Buy
U.S.
Savings
Bonds

TRAVELERS CHECKS

When traveling, you often find it difficult to cash checks in other towns where you are not known, and it is not safe to carry great amounts of cash with you. To avoid this, you can get travelers checks equal to your amount of money from any bank. The checks come in denominations of $10, $20, $50, and $100 and they cost $1.00 per hundred dollars.

To purchase these travelers checks, you must fill out an application form and sign the checks in the presence of the person from whom you are buying them. (No one else can buy them for you, as you must sign them at the time of purchase). Then when you cash them, you will sign them again; in this way, no one else can cash them -- and usually that is the only identification you will need. The checks are numbered when issued to you -- always list the numbers and keep this list in a place separate from the checks. Then if one is lost, you can report the check number and get a refund.

MONEY ORDERS

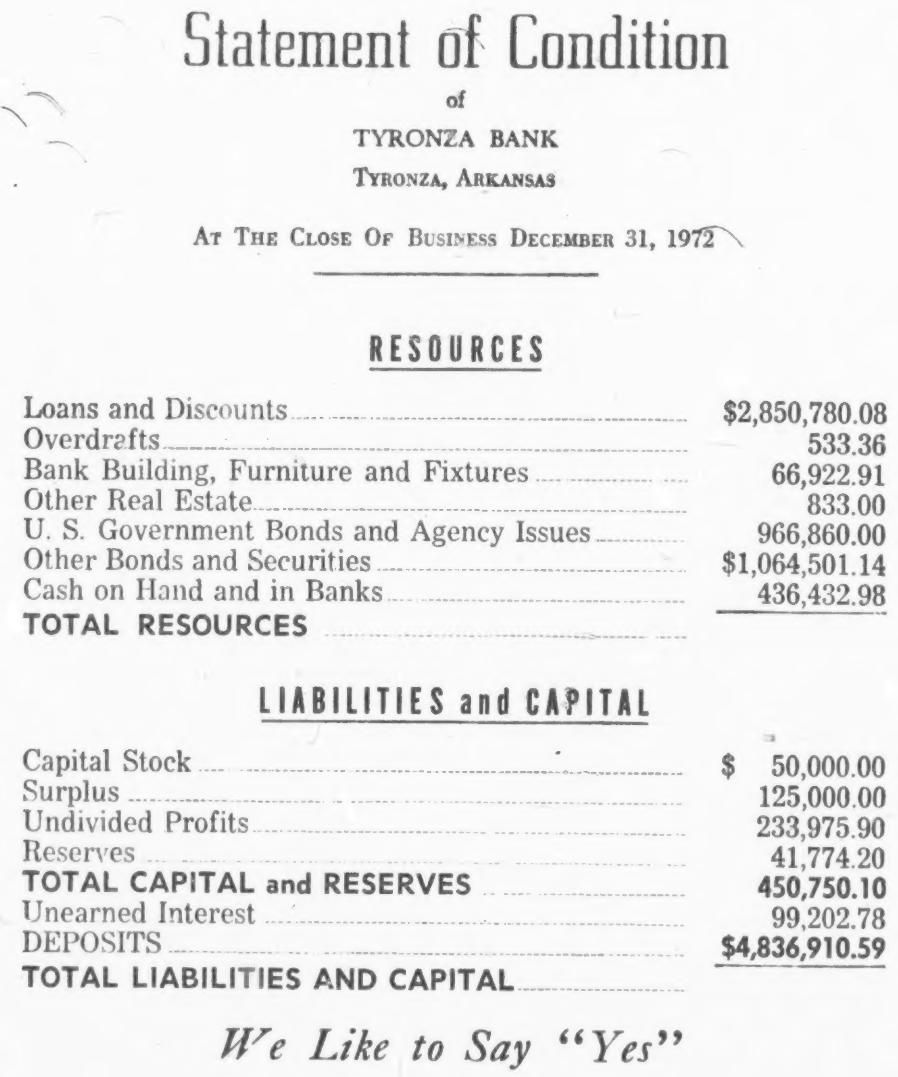
Sometimes, instead of sending money through the mail by checks, you are asked to send a money order. American Express money orders may be purchased at most banks in a similar manner to the purchase of a money order from the Post Office. You pay the amount you want to send plus a small fee, and you are issued a money order for the correct amount. This money order names the person to whom you want the money sent and no one else can cash it.

CASHIER'S CHECKS

A cashier's check is a check drawn by the bank on their account in another bank. You pay a charge for this in addition to the amount of the check, but no receipt is issued. This type of check is used often when there may be difficulty cashing a personal check.

SAFETY DEPOSIT BOXES

Banks have metal boxes in a vault which are rented to people for storing papers, documents, etc. for safekeeping. These safety deposit boxes are rented by the year for approximately $3 to $15 according to size. The person (or persons) renting the box signs a contract and is issued two keys. These are the only keys to that particular box, and only the people who sign the contract are allowed to go into the box unless a deputy is named by the renter. An entry book is kept by the bank and each time a person enters his box, an entry is made on the entry book listing the date and time of day. The renter's key and a bank key are both necessary to open a safety deposit box. A renter's contract should contain a survivorship clause.



Statement of Condition

of

TYRONZA BANK

Tyronza, Arkansas

At The Close Of Business December 31, 1972

RESOURCES

Loans and Discounts	$2,850,780.08
Overdrafts	533.36
Bank Building, Furniture and Fixtures	66,922.91
Other Real Estate	833.00
U. S. Government Bonds and Agency Issues	966,860.00
Other Bonds and Securities	$1,064,501.14
Cash on Hand and in Banks	436,432.98
TOTAL RESOURCES	

LIABILITIES and CAPITAL

Capital Stock	$ 50,000.00
Surplus	125,000.00
Undivided Profits	233,975.90
Reserves	41,774.20
TOTAL CAPITAL and RESERVES	**450,750.10**
Unearned Interest	99,202.78
DEPOSITS	**$4,836,910.59**
TOTAL LIABILITIES AND CAPITAL	

We Like to Say "Yes"

Periodically banks publish financial statements as requested by law. A condensed statement of condition is shown above. The call reports made in the newspapers are in more detail than the one above. Find the total resources and the total liabilities and capital. How do they compare? Why?

REAL ESTATE FINANCING

You are a loan officer in your bank and a customer of yours comes to you with the following proposal:

He wants to buy a farm that costs $50,000. He has $10,000 cash which he can use for a down payment. The remaining $40,000 he wants to borrow from the bank and he has sufficient collateral to merit such a loan.

He would like to pay the loan in 12 payments: $500 per month for 11 payments and the entire balance due the 12th month. Assume that the interest rate is 7%.

1. How much will the interest be the first month? How much of the $500 payment will apply on the principal? The bank figures interest by using factors. The factor for 7% is 5214. You would figure thus:

   $40,000 x 30 days (1 mo.) - 5214 = $230.14 (Interest, 1st mo.).

   $500 (mo. payment) - $230.14 = $269.86 (apply to principal)

   $40,000 - $269.86 = $39,730.14 (unpaid balance)

   The second payment would be figured the same way:

   $39,730.14 x 30 days - 5214 = __________(Interest, 2nd mo.)

   $500 - ________ = $___________(to be applied to principal)

   $39,730.14 - $__________ = $______________unpaid balance)

This method would continue through the 11th payment. On the 12th payment, interest should be figured on the outstanding balance and added to the principal for the total payment necessary to pay the note in full.

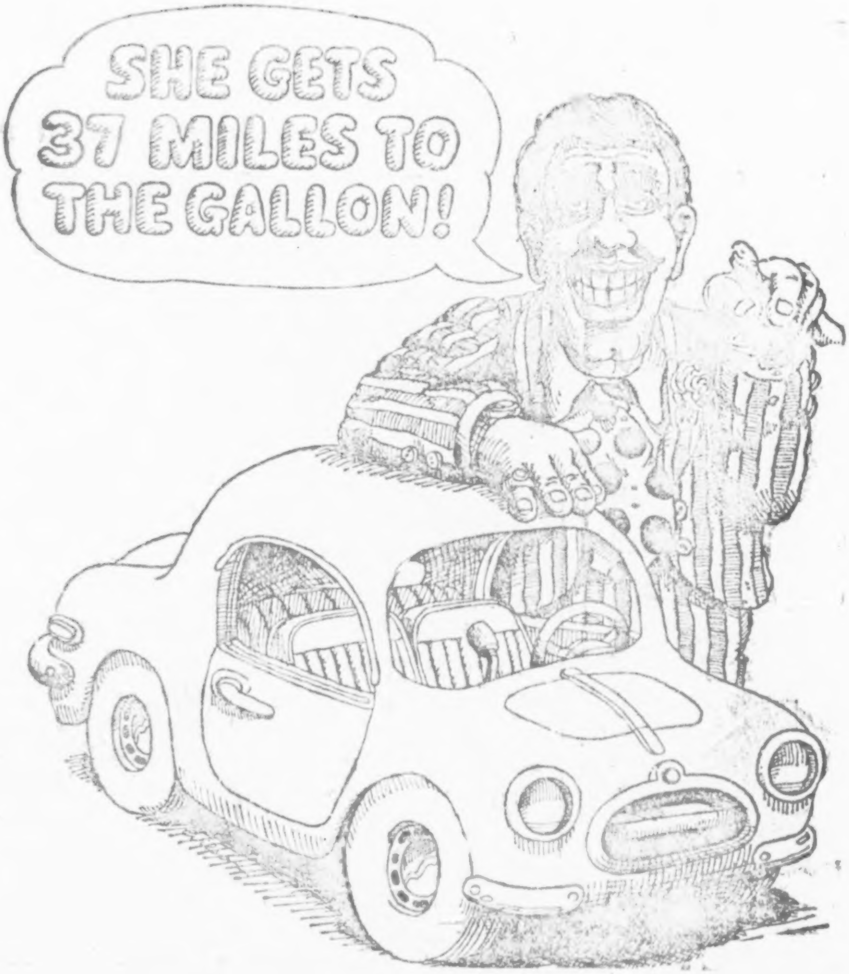
Date	Amount Interest	On Principal	Unpaid Balance
1st Mo.	$230.14	$269.86	$39,730.14
2nd Mo.	228.59	271.41	39,458.73
3rd Mo.	227.03	272.97	39,185.76
4th Mo.	225.46	274.54	38,911.22
5th Mo.	223.88	276.12	38,635.10
6th Mo.		277.71	38,357.39
7th Mo.		279.31	38,078.08
8th Mo.	219.09		37,797.17
9th Mo.	217.47		37,514.64
10th Mo.			
11th Mo.			
12th Mo.			

2. How much interest will this loan cost him during the year?

3. What will be the amount of the last payment?

UNIT IV

TRANSPORTATION


SHE GETS 37 MILES TO THE GALLON!

Transportation is the moving of people and material from one place to another. Without it our modern society could not exist. Transportation affects every aspect of our lives - in fact, our standard of living is sometimes measured by how many motorcycles, cars, trucks, campers, or other motorized vehicles we own. Transportation in its modern concept has made great distances shrink to small units in terms of time. It has increased the amount of leisure time that one now has, but it is not without its problems.

MOTORCYCLES

Tommy has a problem. Tommy wants a motorcycle, but he has to convince his parents of the need. He says he can go and come from school without his mother having to take him. He can run his paper route and can save "wear and tear" on the family car. Also, he can use it for hunting. What other reasons can you give to support Tommy?

He finally gets his family to agree to the bike; now he has other problems. What kind and size, new or used, where to buy, and type of financing.

He realizes that a used bike is cheaper to buy, but could possibly be in poor mechanical condition, which could result in repairs that would make it cost more than a new one.

The following table is in simple form. This table shows the number of payments, interest rate, and the conversion factor for each rate and payment plan per $100 borrowed.

INTEREST TABLE
Per $100

Number of Payments	Rate of Interest			Number of Payments	Rate of Interest		
	8.50%	10.00%	18.00%		8.50%	10.00%	18.00%
1	0.71	0.83	1.50	25	9.47	11.19	20.66
2	1.06	1.25	2.26	26	9.84	11.64	21.50
3	1.42	1.67	3.01	27	10.22	12.09	22.35
4	1.78	2.09	3.78	28	10.60	12.53	23.20
5	2.13	2.51	4.54	29	10.97	12.98	24.06
6	2.49	2.94	5.32	30	11.35	13.43	24.92
7	2.85	3.36	6.09	31	11.73	13.89	25.78
8	3.21	3.79	6.87	32	12.11	14.34	26.65
9	3.57	4.21	7.65	33	12.49	14.79	27.52
10	3.94	4.64	8.43	34	12.88	15.25	28.39
11	4.30	5.07	9.22	35	13.26	15.70	29.27
12	4.66	5.50	10.02	36	13.64	16.16	30.15
13	5.03	5.93	10.81	37	14.03	16.62	31.03
14	5.39	6.36	11.61	38	14.41	17.08	31.92
15	5.76	6.80	12.42	39	14.80	17.54	32.81
16	6.13	7.23	13.22	40	15.19	18.00	33.71
17	6.49	7.67	14.04	41	15.57	18.47	34.61
18	6.86	8.10	14.85	42	15.96	18.93	35.51
19	7,23	8.54	15.67	43	16.35	19.40	36.42
20	7.60	8.98	16.49	44	16.74	19.86	37.33
21	7.97	9.42	17.32	45	17.13	20.33	38.24
22	8.35	9.86	18.15	46	17.53	20.80	39.16
23	8.72	10.30	18.98	47	17.92	21.27	40.08
24	9.09	10.75	19.82	48	18.31	21.74	41.00

SELECTING THE CONVERSION FACTOR FOR FINANCING THE UNPAID BALANCE
(USE TABLE)

22.35

8.42

11.19

31.92

$450

43.79

17.08

18 Months and 18%

14.85

	Time	10% Ark.	18% Mo.-Tenn.
1.	10 Mo	4.64	8.43
2.	Mo		29.27
3.	Mo	20.33	
4.	24 Mo		
5.	18 Mo.		
6.	12 Mo.		
7.	Mo	12.53	
8.	15 Mo		
9.	1 1/2 Yr		
10.	Yr	7.23	
11.	Yr		11.61
12.	4 Yr		
13.	28 Mo		

Example 1:

10% Interest

No. Payment	Conv. Fct.
10	4.64%
15	6.80%
24	10.75%

The conversion factor is used to find the total interest charged on a set amount of money for a certain number of months.

Let us borrow $600 for 10 months. Remember when converting 4.64% to a decimal, it is written .0464 to make multiplication and division easier.

To find the total interest paid on $600 for 10 months at 10%, you first look in 10% column down to your 10 payments, read across and find the conversion factor. This is the number you would multiply the $600 by to find the total interest to be paid within 10 months.

SOLUTION: $600 x 4.64% = $600 x .0464 = $27.84. The $27.84 represents what you have to pay for the use of someone else's money, commonly called interest, or finance charge.

Example 2:

Let us borrow $400 for 15 months at 10% and find our charge. The chart shows the conversion factor to be 6.8% or .068. Therefore, $400 x .068 = $27.20 which represents our cost to borrow the money.

Practice Problem: Borrow $800 at 10% for 24 months.
Figure the interest. $800 x __________ = $______________.

To figure interest at any given per cent the method is the same, only the numbers will change.

To find the total cost of an installment purchase, add what you paid for the item, and the interest charged.

Example 3:

Paid $400 for a cycle, interest was $27.20. Therefore,

$$\begin{array}{r} \$400.00 \\ 27.20 \\ \hline \$427.20 \end{array} = \text{Total cycle cost you.}$$

Tommy decides to buy a new Honda XL-250. The Jonesboro Honda Shop will sell this bike for $795.00; Honda House in Bolivar, Tenn. for $679.00. Tommy will have to pay for the bike himself, therefore, he has to finance the bike. The Arkansas finance rate is 10% a year and Tennessee rate is 18% a year. Use the table, Pg. 118, to determine the total cost of each bike and which is the most economical to buy. He finances it for 24 months.

Now, Tommy must decide which bike is actually the better buy. Therefore, he looks in the 10% Ark. chart and finds the conversion factor to be 10.75% for 24 months. The price in Jonesboro was $795; therefore, $795 x .1075 = $______________.

The cycle in Tenn. is $679 and the 18% chart shows a conversion factor to be 19.28%. Therefore, $679 x .1982 = $____________.

Which is the better buy and by what amount?

What are some disadvantages to buying in Bolivar?

FILL IN BLANKS

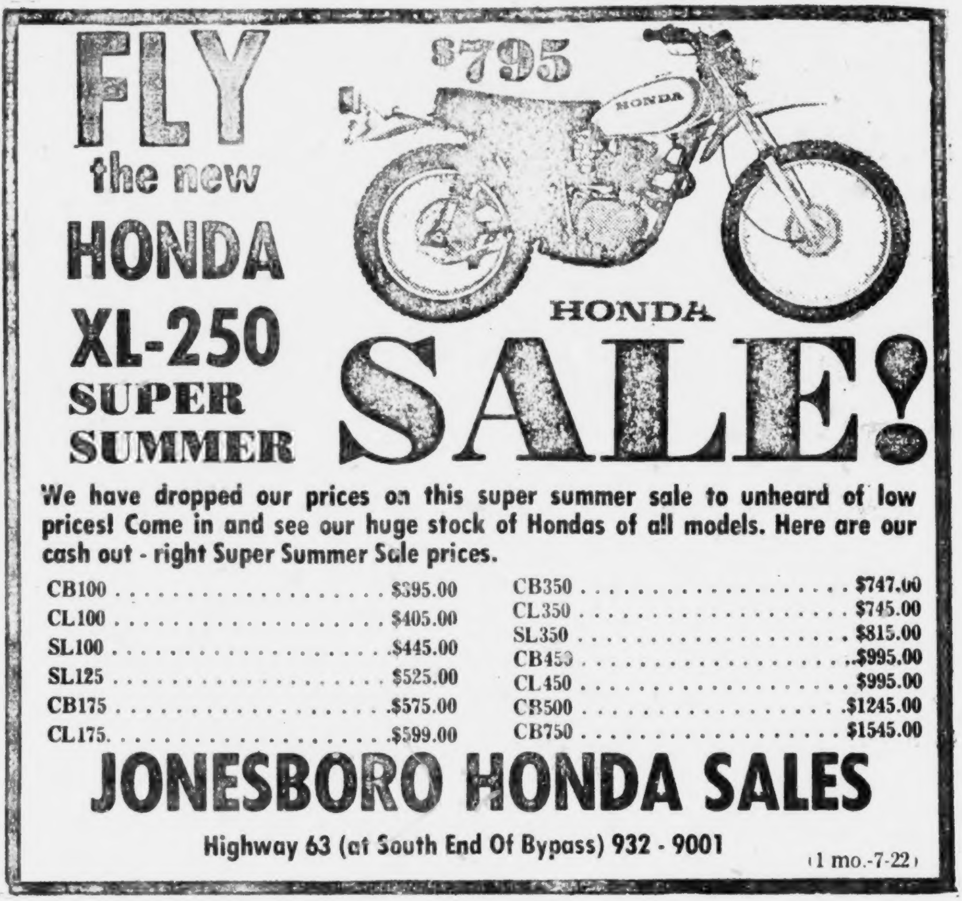
No.	Money Borrowed	% Interest	No. Months	Total Interest	Total Cost	Monthly Payment
1.	$ 450.00	10%	12			
2.	1,560.00	18	24			
3.	1,387.00	10	18			
4.	790.00	10	36			
5.	875.00	10	30			
6.	895.00	18	30			
7.	795.00	10	36			
8.	750.00	18	36			
9.	500.00	10	18			
10.	486.00	18	18			
11.	2,160.00	10	36			
12.	1,895.00	10	36			
13.	1,275.00	10	30			
14.	1.175.00	18	24			
15.	1.195.00	10	24			

LET'S BUY A HONDA

1. Sales tax on XL-250? ____________

2. Cost plus sales tax? ____________

3. $200 down. You owe? ____________



FLY the new HONDA XL-250 SUPER SUMMER

$795

HONDA SALE!

We have dropped our prices on this super summer sale to unheard of low prices! Come in and see our huge stock of Hondas of all models. Here are our cash out - right Super Summer Sale prices.

CB100	$395.00	CB350	$747.00
CL100	$405.00	CL350	$745.00
SL100	$445.00	SL350	$815.00
SL125	$525.00	CB450	$995.00
CB175	$575.00	CL450	$995.00
CL175	$599.00	CB500	$1245.00
		CB750	$1545.00

JONESBORO HONDA SALES

Highway 63 (at South End Of Bypass) 932 - 9001

(1 mo.-7-22)

4. Interest for 2 years on balance? ____________

5. You owe? ____________

6. Monthly payment? ____________

PROBLEMS ON FINANCING

'72 HONDA. XL 250. 500 Mi., tax paid. Like brand new. $800. Dub Head Mtrs., 372-1848.

1. Ten per cent interest. Twenty-four payments. Finance charges are:

KAWASAKI

COME OUT AHEAD AT

MID-SOUTH CYCLE CITY

TRYING HARDER PAYS OFF

We're now the No. 1 Kawasaki dealer in our 3-state district. We thank our many customers for this distinction.

750 cc March IV

Super bike, while they last, $1,345.

Insurance and easy terms avail.

393-2877 9-9 9-6 Sat.

2. Eighteen per cent interest for 3 years. Finance charges are:

LEO'S CYCLE SALES

3755 SUMMER

324-0954

REPEAT $1 SALE

Any helmet in stock just $1 when you purchase a new Kawasaki at out low summer prices. One helmet per sale.

G5 108cc	$ 439
S6 125cc	589
F7 175cc	699
1972 H-2 750 Demo.	$1,295

3. (a) Include a helmet in your purchase. What are charges on G-5 if you pay it out in 18 months at 10%?

   (b) What are finance charges on the same cycle if you pay $100 down?

   (c) What will finance charges be if you pay $200 down and pay it out in a year?

4. (a) A friend of yours bought a F7 and a helmet. He paid $34.95 a month for 2 years. How much did the cycle cost him?

   (b) How much of this was interest? (See ad for cost of cycle.)

   (c) What per cent of interest did he pay? (To nearest whole per cent.)

5. Mr. Griffin, who lives in Turrell, Ark., bought the 1972 H-2 750 demonstrator. It took him 2 years to pay for it. Find:
   (a) Cash price of cycle including tax
   (b) Per cent of interest
   (c) Amount of interest
   (d) Total paid
   (e) How many payments
   (f) Amount of each payment

FIRST NATIONAL BANK OF COMMERCE

PARAGOULD, ARKANSAS 72450
BOB SPENCER, Exec. Vice-Pres.

July 17, 1973

PROBLEM

You are in the market for a motorcycle and decide on a Honda Model 300, which can be purchased locally for $400.00 and financed at 10%. The same make and model can be purchased out-of-state for $360.00 and financed at 18%.

You have no money and must finance the entire amount and prefer to pay off in 36 months. Where do you buy and finance to get the best deal? No sales tax is paid until you buy your license tags.

TOTAL SERVICE BANKING
Phone 239-8521

ARKANSAS

MOTORCYCLE/SCOOTER INSURANCE

CIRCLE appropriate rate & enter premium here.

LIABILITY COVERAGE

Does not provide coverage for liability to anyone riding or driving the cycle. Your choice of Bodily Injury limits as shown below, plus $10,000 Property Damage.

SIZE	10/20	25/50	50/100	SIZE	10/20	25/50	50/100
1 TO 100cc	$26	$33	$40	361 TO 500cc	$50	$57	$64
101 TO 200cc	31	38	45	501 TO 850cc	57	64	71
201 TO 360cc	40	47	54	851cc AND OVER	65	72	79

$ ____________

GUEST PASSENGER LIABILITY

To provide for extending the Bodily Injury Liability Coverage of the policy to Guest Passenger to the extent of $10,000/20,000 add additional premium as shown below when purchasing Liability or Combination Package.

1 - 200cc	$69	501 - 850cc	$89
201 - 360cc	79	851cc AND OVER	95
361 - 500cc	85		

$ ____________

SR-22 FINANCIAL RESPONSIBILITY FILING

If an SR-22 filing is required, add 100% surcharge to above Liability premium, and READ AND COMPLETE APPROPRIATE SECTION ON REVERSE OF APPLICATION.

$ ____________

COMBINATION PACKAGE

Provides B.I. & P.D. Liability $10,000/20,000/10,000 limits plus Fire-Theft-Comp. - Collision deductible as shown. To increase B.I. limits to $25/50 add $7; to $50/100 add $14.

SIZE	MODEL YEAR	$50 DED.	SIZE	MODEL YEAR	$100 DED.
1 TO 70cc	Current Model Yr. All Older	$ 40 36	361 TO 500cc	Cur. Mdl. Yr. 2 Prior Yrs. All Older	$171 153 135
71 TO 100cc	Current Model Yr. All Older	62 54	501 TO 850cc	Cur. Mdl. Yr. 2 Prior Yrs. All Older	248 220 190
101 TO 200cc	Current Model Yr. All Older	89 77	851cc AND OVER	Cur. Mdl. Yr. 2 Prior Yrs. All Older	377 329 283
201 TO 360cc	Current Model Yr. All Older	116 100	NOTE: Current Model Year is deemed to change January 1 of each year, regardless of introduction date of the various models.		

$ ____________

UNINSURED MOTORISTS COVERAGE

LIMITS $10,000/20,000
(SEE DETAILED EXPLANATION ON REVERSE)

Required by law to be included with Liability or Combination Package policies unless rejected in writing.

If desired, include additional premium of $20.00. If NOT desired, SIGN rejection below.

I have read and understand the explanation of Uninsured Motorists Coverage, and I hereby specifically reject the coverage.

Date ____________ (Signature of Insured) ____________

DO NOT SIGN BEFORE READING EXPLANATION

$ ____________

SPECIAL DISCOUNT

If more than one cycle is being insured with Midwest (attach application(s)).

Deduct the following:

1 - 200cc — $2 201 - 500cc — $3 501cc AND OVER — $5

PHYSICAL DAMAGE PACKAGE

Rates shown on reverse—enter premium here.

NO DISCOUNTS APPLY

$ ____________

MEMBER MIC

TOTAL PREMIUM $ ____________

PREMIUM PAYMENT PLAN

BUDGET YOUR PREMIUM PAYMENT IN THREE INSTALLMENTS

50% now - Remainder in two equal installments, one two months after effective date, the second four months after effective date (each plus a $1.00 handling charge).

JUST CHECK HERE ☐ and enclose 50% of the total premium plus $1.00.

NOTE: Choppers, show bikes or cycles with excessive additional equipment, and accessories are not eligible. See complete explanation on reverse, and list accessories currently on machine.

UNINSURED MOTORISTS COVERAGE

(READ CAREFULLY)

THE LAWS OF ARKANSAS NOW REQUIRE THAT UNINSURED MOTORISTS COVERAGE BE INCLUDED IN ALL POLICIES CONTAINING AUTOMOBILE OR MOTORCYCLE LIABILITY INSURANCE COVERAGE, UNLESS SPECIFICALLY REJECTED BY THE INSURED.

UNINSURED MOTORISTS COVERAGE PROVIDES THAT IF YOU SUFFER BODILY INJURY OR SICKNESS, INCLUDING DEATH, RESULTING FROM AN ACCIDENT WITH A HIT AND RUN DRIVER OR A PERSON WHO DOES NOT CARRY LIABILITY INSURANCE, AND IF HE IS AT FAULT, YOU MAKE CLAIM AGAINST YOUR OWN INSURANCE COMPANY RATHER THAN AGAINST THE UNINSURED MOTORIST.

The limits are up to $10,000 for one person injured in one accident; $20,000 total for each accident, if more than one person is injured. The premium for the coverage is $20.00 for one year. WE RECOMMEND THAT YOU PURCHASE THIS COVERAGE.

SR-22 FINANCIAL RESPONSIBILITY FILINGS

NOTE: SR-22 Filings are available only in connection with the purchase of Liability coverage. Filings CANNOT be made in connection with Combination Package.

If filing is requested, show Case No. here ______________________.

Explain reason state requires filing: ______________________

NOTE: Filings cannot be made if required because of conviction for OMVI, HOMICIDE, ASSAULT, MOTOR VEHICLE THEFT or other felony.

BE SURE TO INCLUDE SURCHARGE IN YOUR PREMIUM PAYMENT.

PHYSICAL DAMAGE PACKAGE

Provides Fire - Theft - Comprehensive - Collision Coverage with deductibles as shown.

SIZE	MODEL YEAR	$50 DED.	SIZE	MODEL YEAR	$100 DED.
1 TO 70cc	Cur. Mdl. Yr. All Older	$32 28	361 TO 500cc	Cur. Mdl. Yr. 2 Prior Yrs. All Older	$142 122 102
71 TO 100cc	Cur. Mdl. Yr. All Older	52 44	501 TO 850cc	Cur. Mdl. Yr. 2 Prior Yrs. All Older	222 190 158
101 TO 200cc	Cur. Mdl. Yr. All Older	76 62	851cc and over	Cur. Mdl. Yr. 2 Prior Yrs. All Older	NOT AVAILABLE
201 TO 360cc	Cur. Mdl. Yr. All Older	96 78			

NOTE: Current Model Year is deemed to change January 1 of each year, regardless of introduction date of the various models.

INELIGIBLE CYCLES

Applications cannot be accepted for units which are customized such as extended front forks, additional chroming, custom paint jobs, extreme high rise handle bars (so called "ape hanger" types), contour custom seat (example: "easy rider" style), internal engine modification, etc., nor for units with accessories where the accumulative value is excessive in comparison to the basic value of the machine. Example of acceptable accessories are saddle bags, luggage rack, sissy bar, windshield, fairing, etc.

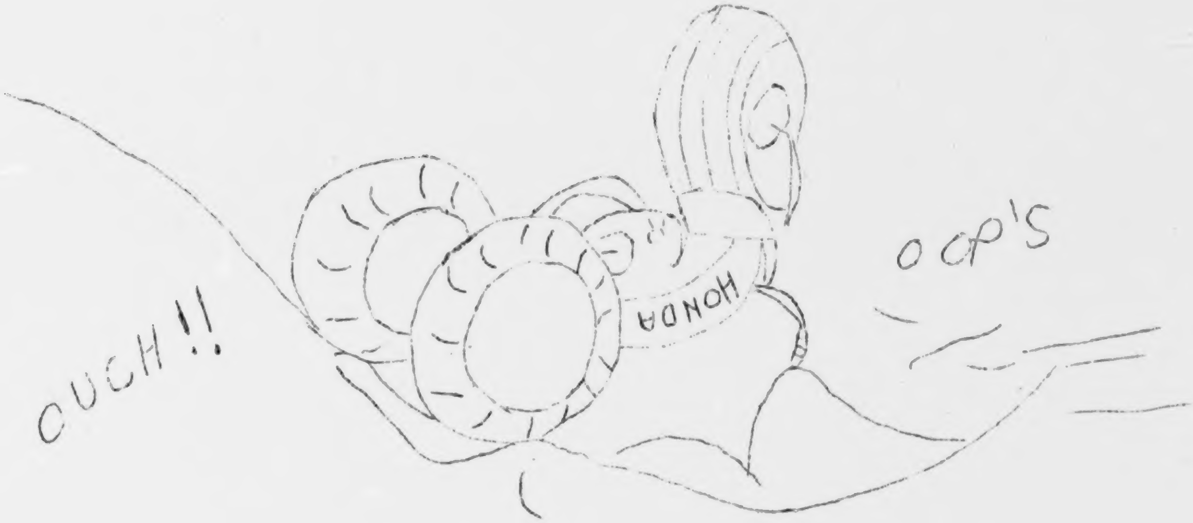
LIST HERE PERMANENTLY ATTACHED ACCESSORIES INCLUDED IN PURCHASE PRICE OR VALUATION.

ITEM	PRICE	ITEM	PRICE

EXPLANATION OF ACCIDENTS, VIOLATIONS, CANCELLATIONS

If you own a cycle you should have insurance. The same rates apply all over Arkansas for cycles regardless of rider's age. Use insurance chart provided. Don't forget to add uninsured motorist coverage as required by Arkansas law.

1. Suzuki TS-400. New. What is cost of liability only for 10/20 coverage ____________________?
2. Kawasaki 750 CC. New. 25/50 liability. Cost __________?
3. Triumph 650. Two years old. Combination package plus passenger coverage. Cost, one year ______?
4. Honda 500. New. Combination Package. Cost __________?
5. Honda 750. New. Physical damage only. Cost __________?



Reminder: "Deductible" is the amount you pay before insurance company starts to pay.

6. Hank crashed his bike. It suffered $250 damage. He had $50 deductible insurance. What did the insurance company pay?
7. Homer Long has a 750 CC street machine. It suffered a rear end collision totaling $450. How much did Homer have to pay?

CROSS NUMBER PUZZLE

CYCLE INSURANCE

1	2	▨	▨	3		▨	4		5
▨	6	7	▨		▨	▨		▨	
8	▨	9	10	▨	▨	11		12	▨
13	14	▨	15		16	▨	▨	17	18
19		20	▨	▨	21	22	23	▨	
▨	▨	24	25	▨	▨	26		▨	▨
27	28	▨	29		30	▨	▨	31	32
▨	33	34		▨	35	36	▨	37	
▨	▨		▨	▨	▨	38			▨
▨	39			▨	40		▨	▨	▨

1973 is current model year

All policies are for 1 year

Arkansas Law requires uninsured motorist coverage with all liability and combination packages unless rejected in writing.

ACROSS

1. '71 Honda SL175, combination package.

3. '70 Husqvarna 350, 25/50 liability.

4. '71 Yamaha 250 MX, combination package and guest.

9. '69 Honda Trail 90, liability. Reject uninsured motorist coverage.

11. '73 Suzuki TS-185J Sierra, combination package and guest. Reject uninsured motorist coverage.

13. '71 Honda CB450, 25/50 liability.

15. '72 Kawasaki 300, 25/50 combination package and '71 Honda 175, 25/50 combination package. Special discount.

17. '72 Suzuki MT50 Trailhopper, combination package.

19. '70 Benelli Hornet 65, 10/20 liability and guest.

21. '73 Harley-Davidson 1000. Combination package and guest.

24. '71 Honda 750, 50/100 liability.

26. '69 Kawasaki 150, 25/50 liability.

27. '70 Yamaha 250, physical damage only.

29. '71 Harley-Davidson 950, 50/100 combination package, guest.

31. '73 Harley-Davidson X90, maximum combination package. Reject uninsured motorist coverage.

33. '73 Triumph 650 Bonneville, physical damage.

35. '68 Yamaha 900, 25/50 liability.

37. '64 Norton 800, maximum liability.

38. '73 Hodaka 125 Wombat, maximum liability and guest.

39. '73 Suzuki GT 550 Indy Three, liability and guest.

40. '73 Suzuki 125 Tracker, 50/100 liability. Reject uninsured motorist coverage.

DOWN

2. '70 BMW 750, liability only.

3. '72 Gemini Boss 80, maximum liability.

4. '71 Honda 50, combination package and guest.

5. '73 Kawasaki 350 Avenger, physical damage only.

7. '73 Suzuki RV-90J Rover, combination package.

8. '73 Ducati 750, 50/100/10 combination package and guest.

10. '69 Honda 175, physical damage.

12. '67 Harley-Davidson 1200, minimum liability.

14. '68 Triumph Tiger 650, 50/100 liability. Reject uninsured motorist coverage.

16. '71 Guzzi 750, 25/50 liability.

18. '73 Norton 850, maximum combination package. Final installment.

20. '73 Yamaha 360, combination package. Reject uninsured motorist coverage. First installment.

22. '70 Honda 80, minimum liability and guest. Reject uninsured motorist coverage.

23. '71 Honda 50, physical damage.

25. '73 Suzuki T500 Titan, physical damage.

28. '73 Chibi 80, combination package.

30. '73 Suzuki TS-185J Sierra, combination package. Reject uninsured motorist coverage.

31. Two '73 Honda 880's, combination package each.

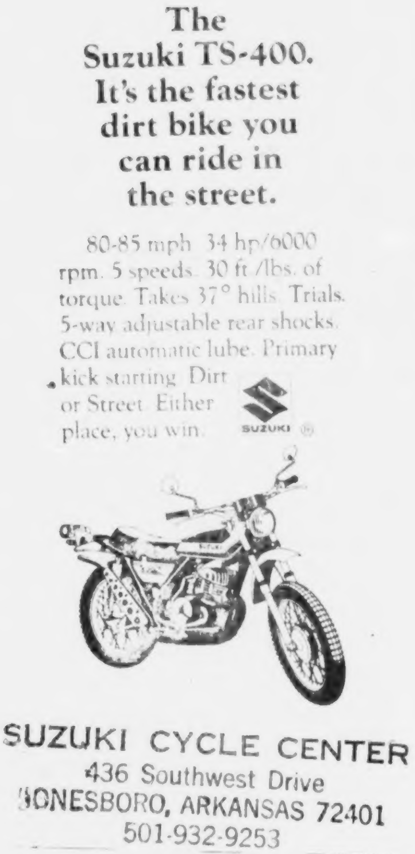
32. '72 Suzuki TS1100 Honcho, 25/50 combination package. Reject uninsured motorist coverage.

34. Two '72 Honda 150's, 25/50 combination package each. Special discount.

36. '73 Suzuki GT 250 Hustler, combination package and guest.

BIG BUSINESS

SUZUKI TS-400	$ 847.00
Helmet	15.95
Goggles	6.50
Gloves	9.95
Fork extension tube (chrome)	59.95
Sale Price	$______
Sales tax 3%	$______
Amount to be financed	$______
Finance charges for two years @ 10% (Use table on page 118)	$______
Total Amount Due	$______

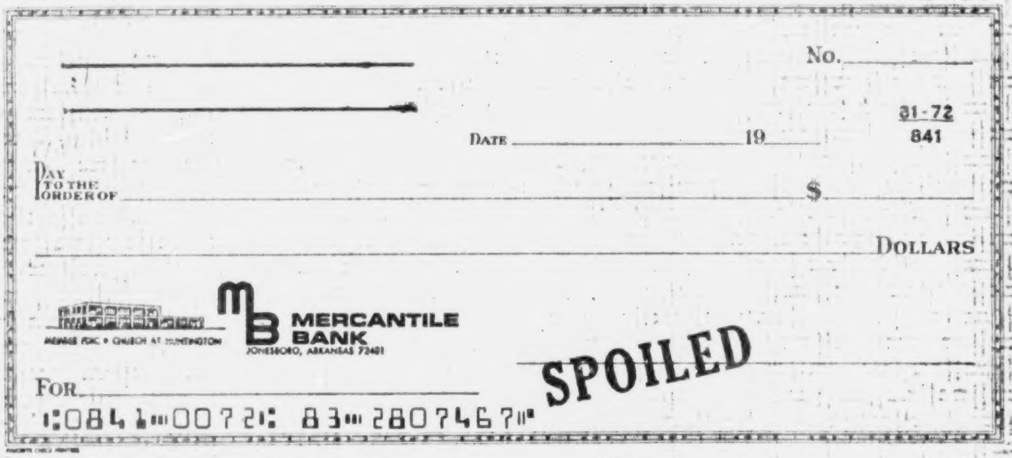


The Suzuki TS-400. It's the fastest dirt bike you can ride in the street.

80-85 mph. 34 hp/6000 rpm. 5 speeds. 30 ft./lbs. of torque. Takes 37° hills. Trials. 5-way adjustable rear shocks. CCI automatic lube. Primary kick starting. Dirt or Street. Either place, you win.

SUZUKI CYCLE CENTER
436 Southwest Drive
JONESBORO, ARKANSAS 72401
501-932-9253

1. Write a check for your first monthly payment.



No.______

DATE ______ 19__ 31-72/841

PAY TO THE ORDER OF ______ $______

______ DOLLARS

MERCANTILE BANK
JONESBORO, ARKANSAS 72401

FOR______

SPOILED

:0841-0072: 83-2807467

2. What would be the amount of your first year's insurance on the above cycle? Use table on page 125.

3. Do you know how much your tags will cost?

4. What would your payment be if you bought in Missouri or Tennessee? They have 18% interest.

MISCELLANEOUS PROBLEMS ON CYCLES

1. Linda's 250 gets 30 miles per gallon. How far can she travel on 15 gallons of gas?

2. Tim's 750 gets 20 miles per gallon. How far can he go on 40 gallons?

3. My 650 will pull 20 miles per gallon (MPG). How many gallons will I use in traveling 2,000 miles? (Rounded to nearest gallon.)

4. In problem three, what is the cost of the trip if gas is 36.4¢ per gallon?

5. The rear wheel of Tom's cycle has a 30" diameter. How far in inches will it travel when the wheel turns over 1000 times? (Distance a wheel rolls is $C = \Pi D$ or C = 3.14 x Dia.) How many feet is this? How many miles is this (to nearest tenth)?

6. How far will a bike travel in inches when the rear tire diameter is 25" and it turns over 3000 times? How many feet is this? How many miles is it?

"New math, old math or just plain arithmetic . . four times eight is not thirty-four!"

7. Don and Linda plan a 5-day cycle outing. They will have 4 nights at travel lodges at a cost of $12 per night. Three meals each per day for the five days at an average cost of $1.50 per meal. They will travel 1,500 miles. The cycle gets 40 MPG. Their fuel will cost 36.9¢ per gallon. They figure $20 for entertainment for sight seeing. Before they left, Don spent $21.37 having their cycle tuned. What will their trip cost?

8. The gear ratio in 2nd is 6:1. If the engine is turning 6,000 R.P.M., how many times a minute is the rear wheel turning?

9. Mike pays $40 per month for three years for his cycle. What does it cost him?

10. Tom earns $300 per month. He spends $50 a month on his bike. His wheels take what per cent of his income?

11. Jimmy makes $65 per week. He spends 35% of this on his cycle. How much is spent on the bike?

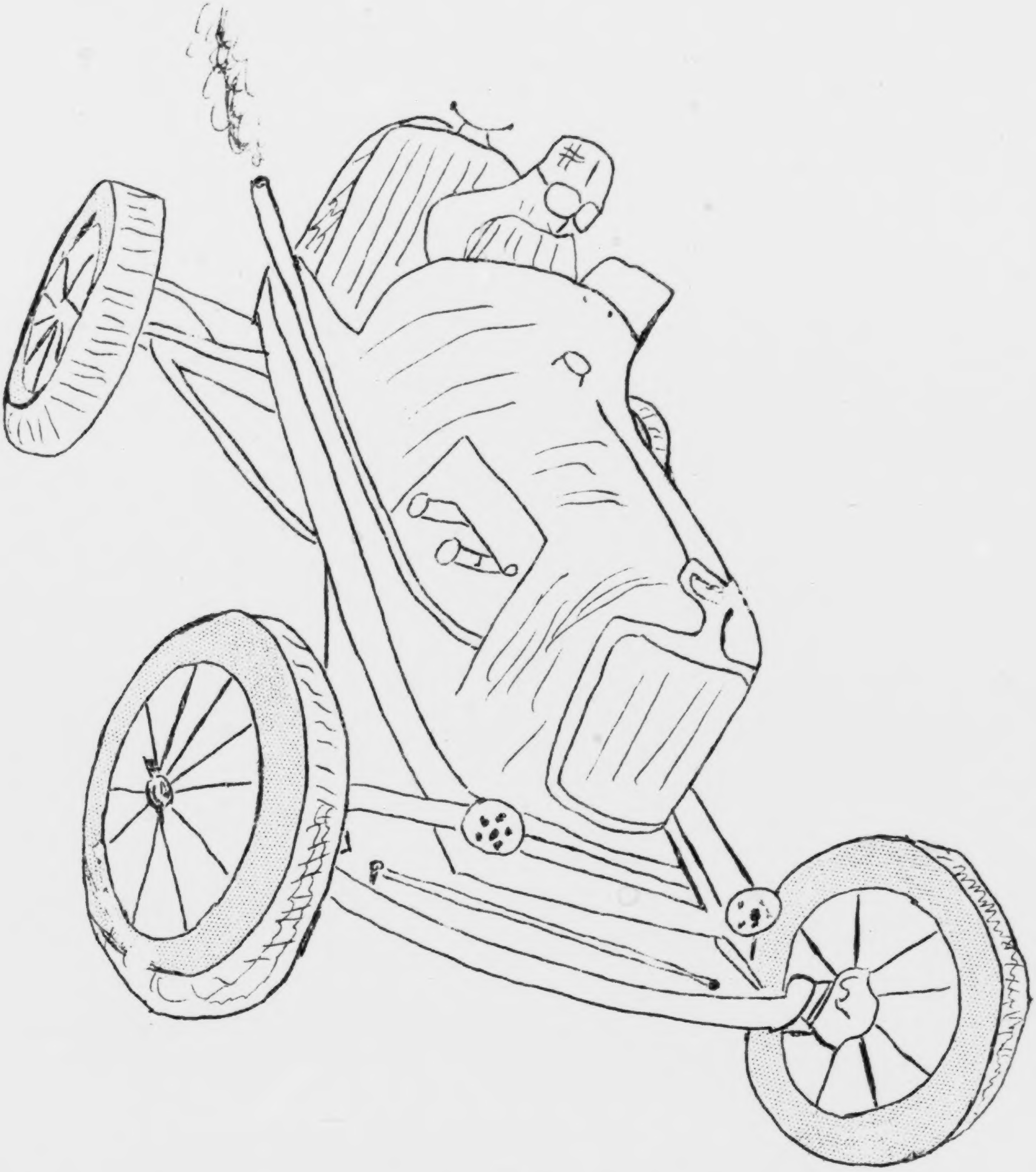
12. Tires are $21.50 each. Hank bought two. What was his total cost including Arkansas sales tax?

13. One bike has a 22" rear wheel, the other bike has a 28" rear wheel. They both rotate 1,500 times. How much farther does the bike with the larger wheel travel in feet?

14. Gas-Oil Mixtures: The new owner of a "2-cycle" motorcycle finds that he must mix oil with the gasoline for engine lubrication. He is told that a 20 to 1 ratio is required (20 parts gasoline to one part oil). How much oil does he put in a one gallon can? A five gallon can? Gas is 36.9¢ per gallon and oil is 80¢ per quart. What is the cost of 40 1/2 gal. of gas plus the oil required to mix in it?

15. Johnny has his bike rebuilt. The cost was $185.74. He borrowed the money in Blytheville, for 10 months. What was his total interest? How much was each payment?

Where Your Money Goes



During our life we will probably spend more on a car than on anything else.

Two important things we should know are:

(1) What does it cost to buy a car?

(2) What does it cost to operate it?

ST. FRANCIS VALLEY MOTOR CO.
Marked Tree

RENEFIELD'S GARAGE
Wynne

MURRAY CHEVROLET
Wynne

AYCOCK PONTIAC
Jonesboro

CENTRAL CEHVROLET
Jonesboro

FARMERS BANK AND TRUST CO.
Blytheville

LITTRELL-OZIER FORD
Blytheville

WHITE LION SERVICE STATION
Turrell

HORTON CHEVROLET-OLDS
Paragould

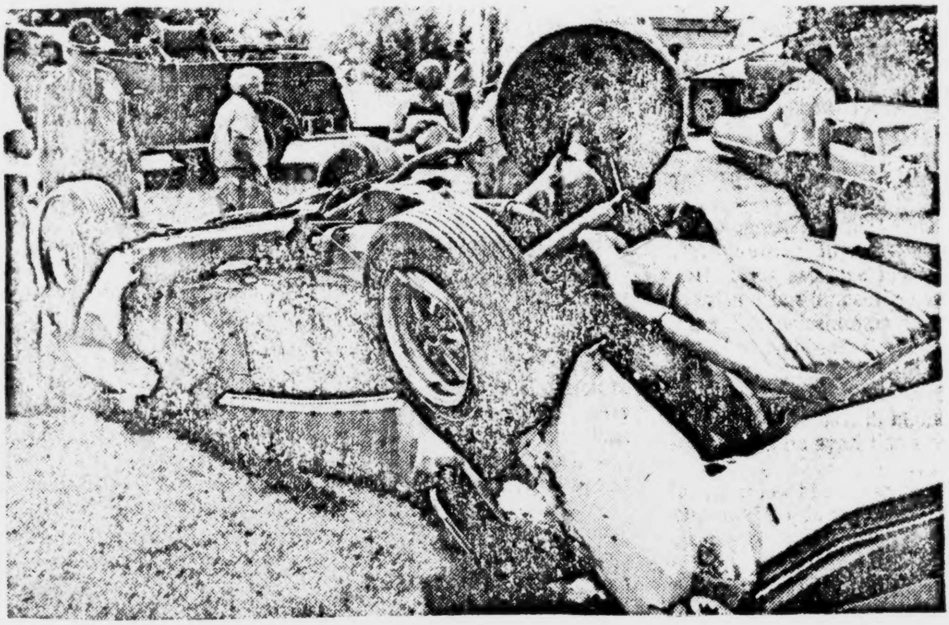
FINDING MONTHLY PAYMENTS

	Transaction	Monthly Payment
1.	'73 Ford Maverick $2,140 10% for 3 years	
2.	'73 Toyota Corolla 1600 $2,109 18% for 1 1/2 years	
3.	'73 VW Super Beetle $2,159 8 1/2% for 30 months	
4.	'73 Datsun PL 510 $2,306 8 1/2% for 3 years	
5.	'72 Corvette Convertible $3,895 10% for 12 months	
6.	'58 Chevy 6 cylinder $225 18% for 18 months	
7.	'69 Chevelle $1,200 10% for 2 years	
8.	'69 Pontiac $950 10% for 24 months	
9.	'72 Pinto $1,695 · 10% for 1 1/2 years	
10.	'70 Oldsmobile Toronado Power steering and brakes Air condition, pretty blue, vinyl top, $2,475 10% for 2 years	
11.	Thunderbird 1969 Landau, fully equipped, $1,495 2 1/2 years at 10%	
12.	Mercury '72 Monterey, 4-door, power steering, air condition, $2,795 10% for 2 years 6 months.	
13.	Mark III '72 White with red interior Low mileage $5,975 30 months at 8 1/2%	
14.	Opel '70 $895 12 months at 10%	

AUTOMOBILE INSURANCE

Town and Country Insurance

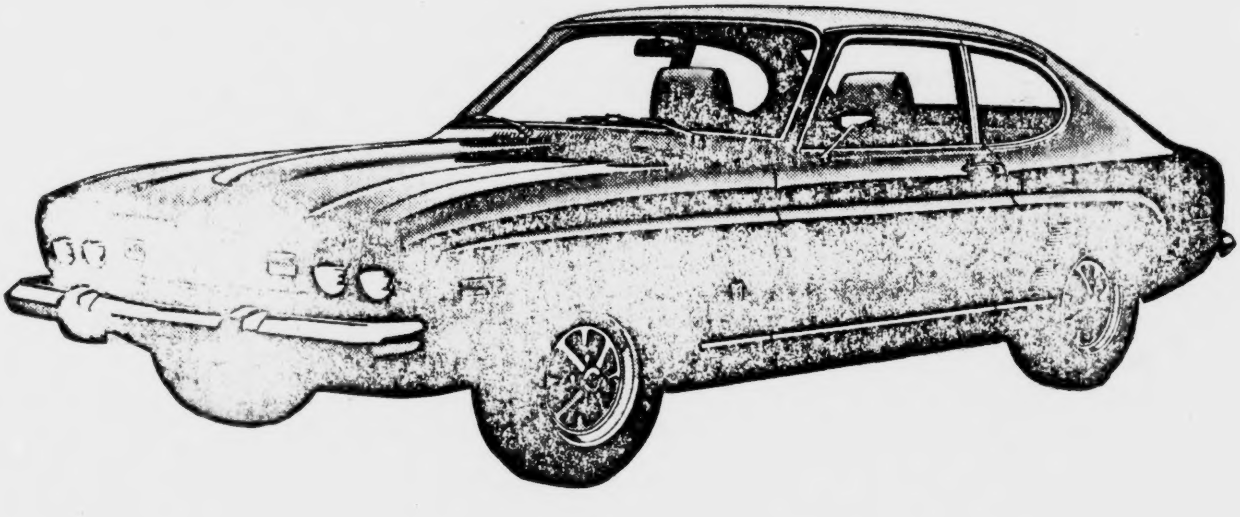
Allstate



MFA

Farm Bureau

State Farm



A major problem for the automobile owner is buying insurance. It is something all automobile owners should have. This is a protection for themselves and for others.

Whatever damage your car does to someone else's property, you have to pay for. When you think about it, a 3,000 pound car can cause a lot of damage. Without insurance, you could spend a good part of your life paying for damages incurred in one accident.

The following is a simplified chart to be used in our problems. The class you fall in determines the amount you pay, as does the type car in some cases.

CLASSIFICATIONS

Class 1A - No underage male drivers

Class 2A - Part time underage male drivers

Class 2C - Full time underage male drivers

Class X - Young driver with major violation
(DWI, Minor in Possession, Wreck problems, etc.)

Underage male means under 25 years of age.

ANNUAL RATES

Type Coverage	Limits	1A	2A	2C	X
Bodily Injury	$10,000/20,000	$34	$65	$122	$540
Property Damage	$10,000	22	43	81	incl. above
Medical	$ 1,000	12	14	20	86
Uninsured Motorist	$10,000/20,000	6	6	6	6
Comprehensive	Actual Cash Value	56	56	56	incl. below
Collision	$50 deductible	76	128	170	842

LET'S FIGURE COST

You're putting me on!

1. What class would a 17 year old male with a good driving record fall in, when he drives about 15% of the time? 1A, 2A, 2C, X?

2. What class would a 16 year old female that has a good driving record fall in?

3. Lewis, 16, has a car in his father's name, but he uses it as his own. He also has a good driving record. What class does he fall in?

4. Thomas has his own car, he is 21 years old. Thomas has been found guilty of DWI. What class does he fall in?

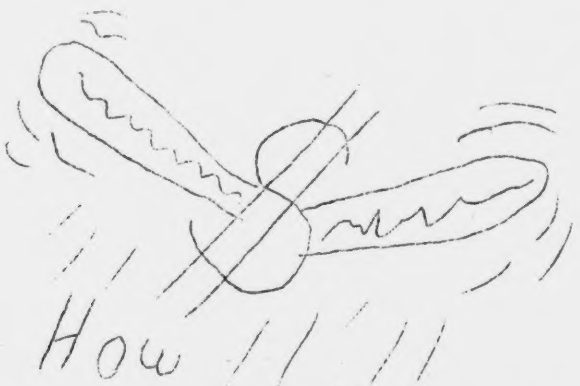
5. Jackie drives his family car about 50% of the time. He is 18 and has had 2 wrecks and a minor "in possession" charge against him. What class does he fall in?

6. Fill in the blanks with the aid of the chart.

(symbols) M - male, F - female, PT - part time,
FT - full time, BR - bad record, GR - good record

	Sex	Age	Percent Driving	Class	Bodily Injury	Property Damage	Medical	Uninsured Motorist	Comp	Coll.
Example	M	16	PT GR	2A	$65	$43	$14	$6	$56	$128
a	M	18	PT GR							
b	F	19	PT GR							
c	M	20	PT BR							
d	M	26	FT GR							
e	F	17	FT GR							
f	M	16	PT BR							
g	M	20	FT BR							

7. What is total cost in 6b?
8. In 6f what is total cost?
9. How much more is 6f than 6a?
10. How much more is 6g than 6e?
11. What is total in 6c?
12. Find total in 6d.
13. Why are 6e and 6b the less costly?
14. What is the total of 6e without medical and uninsured motorist?



Man How !! !!

-----SAMPLE ---

INSTALMENT SALE CONTRACT

Contract Number__________

The seller hereby sells, and the buyer (meaning all undersigned buyers, jointly and severally hereby purchases, subject to the terms set forth below **and upon the reverse side hereof**, the following property, delivery and acceptance of which in good order are hereby acknowledged by buyer, viz.:

New or Used	Year Model	No. Cyl.	Make Trade Name	Body Type If Truck, Give GVW	Model Number or Series	Manufacturer's Serial No.	Motor No.
USED	1968	8	Chevrolet	½ ton El Camino		136808K215170	
EQUIPPED WITH ITEMS CHECKED	☒ Radio ☒ Tinted Glass		☒ Automatic Trans. ☐ 4 Speed Trans.	☒ Power Steering ☐ Power Brakes	☐ Power Windows ☐ Power Seats	☐ High Performance Engine—Cu. In. Disp. ☒ Air Conditioning	H. P.

Buyer represents that the purchase of said property is primarily for personal, family or household ☒, agricultural ☐ use (check one) and the buyer is a natural person. [**Note to seller:** If primary use is agricultural and the buyer is an organization or primary use is for business, use Form 108 or 106 as appropriate.]

1. CASH PRICE (including any accessories, services and taxes imposed on the cash sale) $ 1,800.00 (1)
2. TOTAL DOWNPAYMENT—$______ (Trade-in (Net)) plus $ 644.00 (Cash Downpayment) Trade-in______ (Make, Model, Year) $ 644.00 (2)
3. UNPAID BALANCE OF CASH PRICE (Difference between Items 1 and 2) $ 1,156.00 (3)
4. OTHER CHARGES

*A. Cost of Required Physical Damage Insurance
BUYER MAY CHOOSE THE PERSON THROUGH WHICH THIS INSURANCE IS TO BE OBTAINED $ 144.00 (4A)

**B. Cost of Third Party Automobile Liability Insurance for buyer (Include this item if buyer has applied to an insurance company for the insurance and wishes the cost included.) This insurance is not required by seller.
BUYER MAY CHOOSE THE PERSON THROUGH WHICH THIS INSURANCE IS TO BE OBTAINED $ none (4B)

C. Cost of Creditor Insurance
COVERAGE OF THE BUYER BY ANY SUCH INSURANCE IS NOT REQUIRED BY SELLER.

CHECK CREDITOR INSURANCE DESIRED ***☒ Life $ 10.47 (4C)
☐ Disability (Accident and Health) $ none (4C)

BUYER'S APPROVAL: I DESIRE TO OBTAIN THE CREDITOR INSURANCE CHECKED ABOVE FOR THE BUYER PROPOSED FOR INSURANCE.

7-19-72 (Date) Signature John Smith JOHN SMITH (Buyer's Signature) ______ (Co-Buyer's Signature)

D. Official Fees $ none (4D)
E. Taxes Not Included in Cash Price $ none (4E)
F. License and/or Registration Fees (Itemize) $ none (4F)
G. Certificate of Title Fee $ none (4G)
H. Other (Describe) $ none (4H)

5. UNPAID BALANCE — AMOUNT FINANCED (Sum of items 3 and 4) $ 1,310.47 (5)
6. **FINANCE CHARGE** $ 140.57 (6)
7. TOTAL OF PAYMENTS (Sum of items 5 and 6) $ 1,451.04 (7)
8. DEFERRED PAYMENT PRICE (Sum of items 1, 4 and 6) $ 2,095.04 (8)
9. **ANNUAL PERCENTAGE RATE** 10 % (9)
10. PAYMENT SCHEDULE: The Total of Payments (Item 7) is payable at seller's office designated below or at such office of any assignee as may be hereafter designated in 24 instalments of $ 60.46 each, commencing September 1, 1972, and on the same day of each successive month thereafter, or as indicated in space below.

Any instalment which is more than twice the amount of an otherwise regularly scheduled equal instalment is a BALLOON PAYMENT.

11. DESCRIPTION OF SECURITY INTEREST Seller retains an interest in the property described in this contract to secure payment and performance of buyer's obligation under this contract. Any additional indebtedness represented by amounts which may be expended by seller (1) in release or discharge of taxes, liens and encumbrances and (2) to procure required physical damage insurance on the property, as provided in this contract, shall also be secured by this security interest.
12. PREPAYMENT REBATE Upon prepayment in full buyer is entitled to a rebate of the Finance Charge (Item 6) computed in accordance with the actuarial rule.

* Covering Accidental Physical Damage to the car as outlined below (check which applies) for a term of 24 months, and {including / XXXXXX} optional coverage for Towing and Labor Costs.

Insurance Company MIC

Memphis, Tenn

☒ Comprehensive Coverage

☐ $50 Deductible Comprehensive Coverage {including / XXXXXX} $ 50.00 deductible Collision.

☐ Fire-Theft and Additional Coverage

Insurance shall be based upon actual value of property at time of loss, not to exceed limits of liability set forth in the policy, and shall be payable to buyer, seller or seller's assignee, as interests may appear.

UNLESS A CHARGE FOR BODILY INJURY AND PROPERTY DAMAGE INSURANCE IS INCLUDED IN 4B ABOVE, THE INSURANCE, IF ANY, REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS.

** Covering Third Party Automobile Liability Insurance for Buyer for a term of ______ months.

Insurance Company ______

none

Bodily Injury $____,000/____,000 Limit

Property Damage $____,000 . . . . Limit

Medical Payments $____ . . . . Limit

Other Coverages $________ . . Limit

(Describe)________

Buyer represents that he has applied to the above insurance company for the aforesaid automobile liability insurance and hereby requests seller to pay the cost thereof and include it in the total of payments payable hereunder.

Buyer understands that said insurance is not required by and will not protect seller, and agrees that seller shall not be responsible for obtaining it or liable as a consequence of either its nonissuance or cancellation.

*** **According to terms and conditions set forth in policy or certificate of insurance issued by the insurer as checked below and in "Notice of Proposed Creditor Insurance on Life of Buyer" contained on reverse of buyer's copy of contract.**

Buyer Proposed For Life Insurance: The person whose name appears on line A below (co-buyer, if any, on line B, when buyer is a corporation or partnership).

☒ **The Prudential Insurance Company of America, Newark, New Jersey, under its Group Policy No. GL-360. The insurance under said group policy does not cover (i) the Buyer Proposed for Life Insurance if age 65 or more on the date of this contract or (ii) suicide within one year therefrom. Under said group policy, the maximum amount of insurance for this contract is $10,000 and the maximum aggregate amount of insurance for this and any other instalment contract of the buyer is $15,000.**

BUYER'S AGE STATEMENT AND HEALTH DECLARATION (Applicable Where a Charge Has Been Authorized in 4C Above and Insurance Under Prudential Group Policy GL-360 is Proposed).

Age last birthday of Buyer Proposed for Life Insurance? ☒ Under 65

I, the Buyer Proposed for Life Insurance, understand that the insurance is only available to a buyer who makes the following declarations to induce Prudential to effect such insurance: I do hereby declare that within the past three months (1) I have not consulted or been under the care of a doctor or other practitioner for cancer, and (2) I have not been confined in a hospital or other institution because of any condition of the heart, brain, liver, kidneys or lungs. I hereby authorize any physician or hospital to disclose to Prudential all information concerning my medical history prior to the date of this contract.

Signature John Smith

JOHN SMITH (Signature of Buyer Proposed for Life Insurance)

☐ ________ **(If Other Policy, Name Insurer)**

(Home Office Address)

Under policy of above designated insurer, maximum amount of insurance under this contract is $______, and maximum aggregate amount of insurance under this and any other instalment contract of the buyer is $______.

Executed in quadruplicate, copy of which was delivered to, and receipt is acknowledged by, buyer, this 19th day of July, 19 72. (Do not date on Sunday)

A **Buyer Signs in Ink** ☛ John Smith JOHN SMITH — PO Box 2, Wynne, Ark 72396 (Street) (Town) (State) (Postal ZIP code)

B **Co-Buyer Signs in Ink** ☛ ________ (Street) (Town) (State) (Postal ZIP code)

Seller Signs in Ink ☛ MURRAY CHEVROLET COMPANY By Pres (Title) Wynne, Arkansas 72396 (Address)

The foregoing contract is hereby assigned under the terms of the seller's **Recourse** Recommendation, Assignment and Guaranty on the reverse side hereof unless otherwise indicated.

Seller Signs ☛ MURRAY CHEVROLET COMPANY By ________ (If Corp. or Partnership) Pres. (Title)

CAR INVOICE

CHEVROLET

OLDSMOBILE

MURRAY CHEVROLET COMPANY
Marriman Avenue Telephone 5
WYNNE, ARKANSAS

SOLD TO: John Smith
ADDRESS PO Box 2
Wynne, Arkansas 72396

DATE July 19-72

SALESMAN Jackson

MAKE	MODEL	NEW OR USED	SERIAL No.	ENGINE No	KEY No
Chevrolet	1968 ½ ton El Camino	Used	136808K215170		

INSURANCE COVERAGE INCLUDES

☐ FIRE AND THEFT
☐ COLLISION — AMT. DEDUCT
☐ PUBLIC LIABILITY — AMT.
☐ PROPERTY DAMAGE — AMT.

OPTIONAL EQUIPMENT AND ACCESSORIES

GROUP	DESCRIPTION	PRICE

PRICE OF CAR	1800.00
FREIGHT AND HANDLING	
OPTIONAL EQUIP. & ACCESS.	
Collision insurance 24 Months	144.00
Life Ins	10.47
Interest	140.57
SALES TAX	
LICENSE AND TITLE	
TOTAL CASH PRICE	
FINANCING	
INSURANCE	
TOTAL TIME PRICE	2095.04
SETTLEMENT:	
DEPOSIT	
CASH ON DELIVERY	644.00
USED CAR:-	
TYPE	
SER. No.	
ENG. No.	
PAYMENTS: GMAC Box 8 W/Mphis, Ark 24 @ $60.46	1451.04
TOTAL	2095.04

J. B. CURTNER
Notary Public

My commission expires:
12-27-74

FORM ® DSA-131 (1-57)
THE REYNOLDS & REYNOLDS CO., CELINA, OHIO
LITHO IN U.S.A.

Solve the following problems:

1. Homer traded his worn-out Ford for a '66 Chevy. The Chevy carried a price tag of $875. Murray Chevrolet allowed him $175 on his old car. How much did he owe? He financed the balance for 12 months at First National Bank. What was the amount of each payment?

2. Jack Stepp, of Osceola, bought a '70 Ford F-100 pickup. The cash price was $2,275. He was allowed $400 on his '65 Dodge truck. Jack is 28 years old and has a good driving record. He got full coverage insurance on his truck for two years. He financed the truck and insurance for 24 months. Find the total amount he would owe. How much did he pay each month?

3. Larry Jones bought a '68 Ford Fairlane. He paid $1,895 for it. Larry paid $250 down and financed the rest at First National Bank in Wynne. He is 17 years old and a full time driver with a good driving record. Larry got full coverage insurance for one year and had the cost added to what he borrowed at the bank. He financed this amount for 30 months. How much was each payment? What was the total he borrowed?

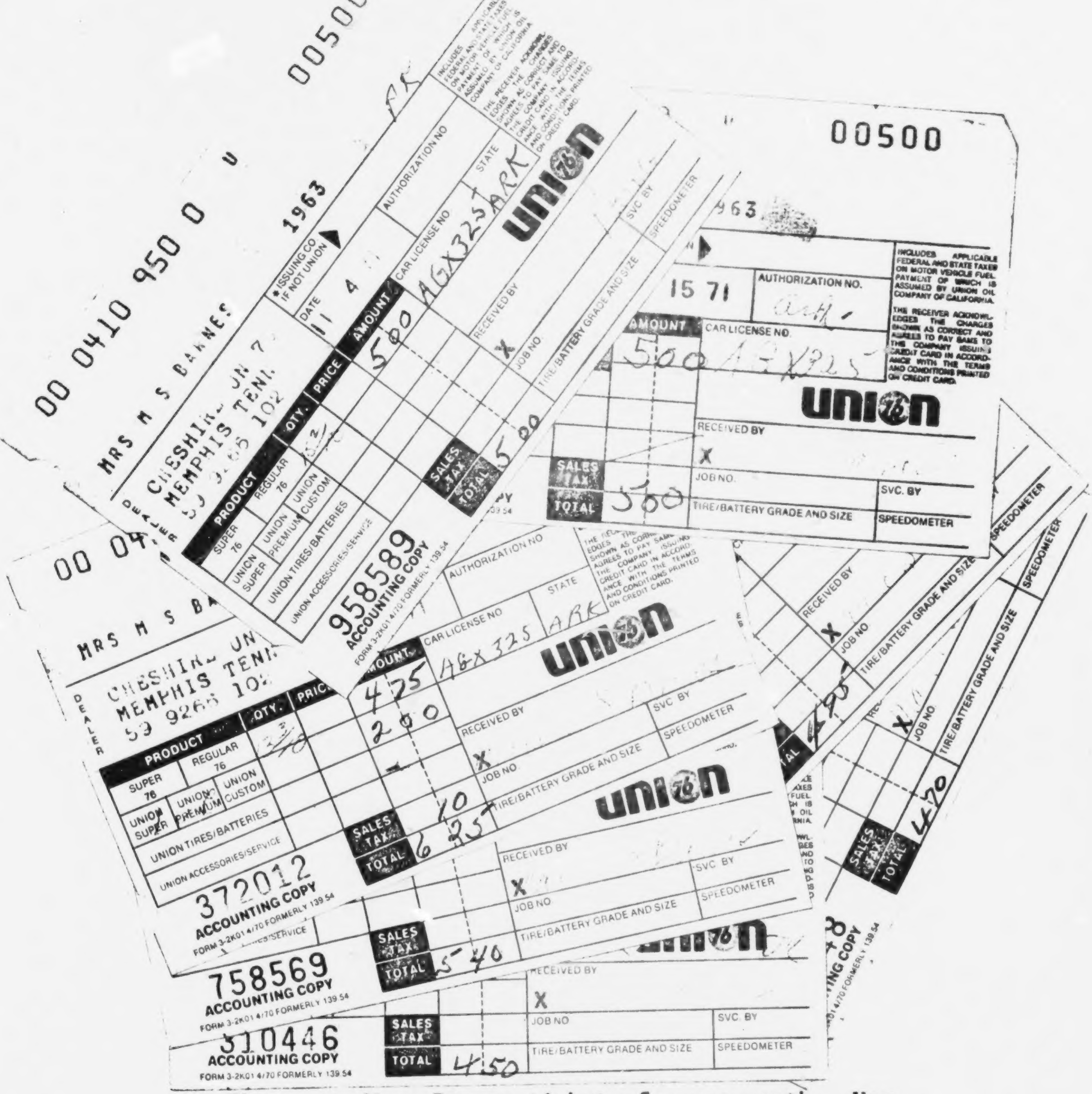
4. If you bought a '70 model automobile, what class of insurance would you fall in? How much would full coverage cost you?

5. In problem 4, suppose you borrowed the money at 8.5% for 12 months. How much is the interest?

The 50 Puzzle

Connect any three boxes that touch each other at some point--horizontally, vertically, or diagonally--and whose numbers add up to 50. It's not as easy as it looks! See how many solutions you can find.

12	30	2	17	31	16
7	3	6	21	23	32
2	9	11	8	14	7
13	20	25	28	17	9
26	18	4	15	10	30
1	5	27	9	22	33



00 0410 950 0 U 00500
MRS M S BARNES
CHESHIRE UN 7
MEMPHIS TENN
59 9266 102
DEALER
* ISSUING CO IF NOT UNION ▶ 1963
DATE 11 4
AUTHORIZATION NO
CAR LICENSE NO AGX325
STATE ARK
PRODUCT: SUPER 76 / REGULAR 76 / UNION SUPER / UNION PREMIUM / UNION CUSTOM / UNION TIRES/BATTERIES / UNION ACCESSORIES/SERVICE
QTY. PRICE AMOUNT 5 00
SALES TAX
TOTAL 5 00
RECEIVED BY X
JOB NO
TIRE/BATTERY GRADE AND SIZE
SVC BY
SPEEDOMETER
INCLUDES APPLICABLE FEDERAL AND STATE TAXES ON MOTOR VEHICLE FUEL PAYMENT OF WHICH IS ASSUMED BY UNION OIL COMPANY OF CALIFORNIA
THE RECEIVER ACKNOWLEDGES THE CHARGES SHOWN AS CORRECT AND AGREES TO PAY SAME TO THE COMPANY ISSUING CREDIT CARD IN ACCORDANCE WITH THE TERMS AND CONDITIONS PRINTED ON CREDIT CARD.
UNION 76
958589
ACCOUNTING COPY
FORM 3-2K01 4/70 FORMERLY 139.54

00500
963
15 71
AUTHORIZATION NO.
AMOUNT 500
CAR LICENSE NO. AGX325
SALES TAX
TOTAL 500
RECEIVED BY X
JOB NO.
SVC. BY
TIRE/BATTERY GRADE AND SIZE
SPEEDOMETER
UNION 76

00 04
MRS M S BA
CHESHIRE UN
MEMPHIS TENN
59 9266 102
DEALER
AUTHORIZATION NO
CAR LICENSE NO AGX 325
STATE ARK
AMOUNT 4 75
2 00
SALES TAX 10
TOTAL 6 35
RECEIVED BY X
JOB NO.
SVC BY
SPEEDOMETER
UNION 76
372012
ACCOUNTING COPY
FORM 3-2K01 4/70 FORMERLY 139.54

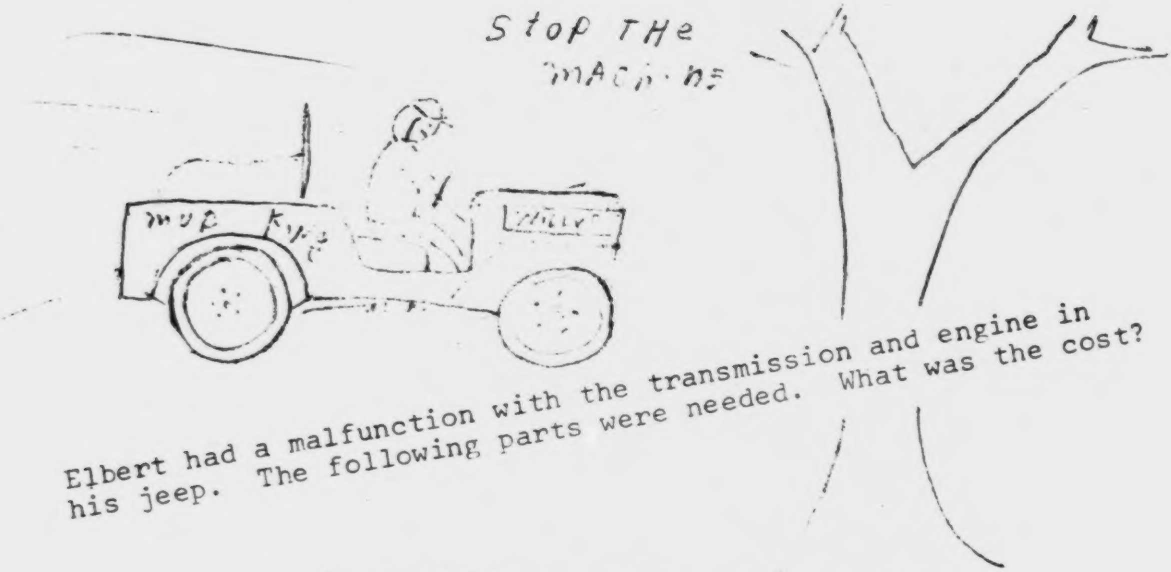
SALES TAX
TOTAL 5 40
RECEIVED BY X
JOB NO
SVC BY
SPEEDOMETER
TIRE/BATTERY GRADE AND SIZE
UNION 76
758569
ACCOUNTING COPY
FORM 3-2K01 4/70 FORMERLY 139.54

SALES TAX
TOTAL 4 50
RECEIVED BY X
JOB NO
SVC. BY
TIRE/BATTERY GRADE AND SIZE
SPEEDOMETER
310446
ACCOUNTING COPY
FORM 3-2K01 4/70 FORMERLY 139.54

TOTAL 4 95
RECEIVED BY X
JOB NO
TIRE/BATTERY GRADE AND SIZE
SPEEDOMETER

SALES TAX
TOTAL 4 70
X
JOB NO
TIRE/BATTERY GRADE AND SIZE
SPEEDOMETER
ACCOUNTING COPY
FORMERLY 139.54

These are Mrs. Barnes tickets for one month. Her bill is for $37.00. Is this correct? If not, what is the difference? Did the station attendant make any mistakes?



Elbert had a malfunction with the transmission and engine in his jeep. The following parts were needed. What was the cost?

"Your NAPA Jobber is the Right Place to Go"

NAPA

AUTOMOTIVE PARTS CO.

WHOLESALE AUTOMOTIVE AND TRACTOR PARTS

PHONE
BE 8-3281

1207 N. STATE
WYNNE, ARK. 72396

Sold to Elbert Person No. Date 2 25 1973

Address ☐ CASH ☐ CHARGE **No.** 0940

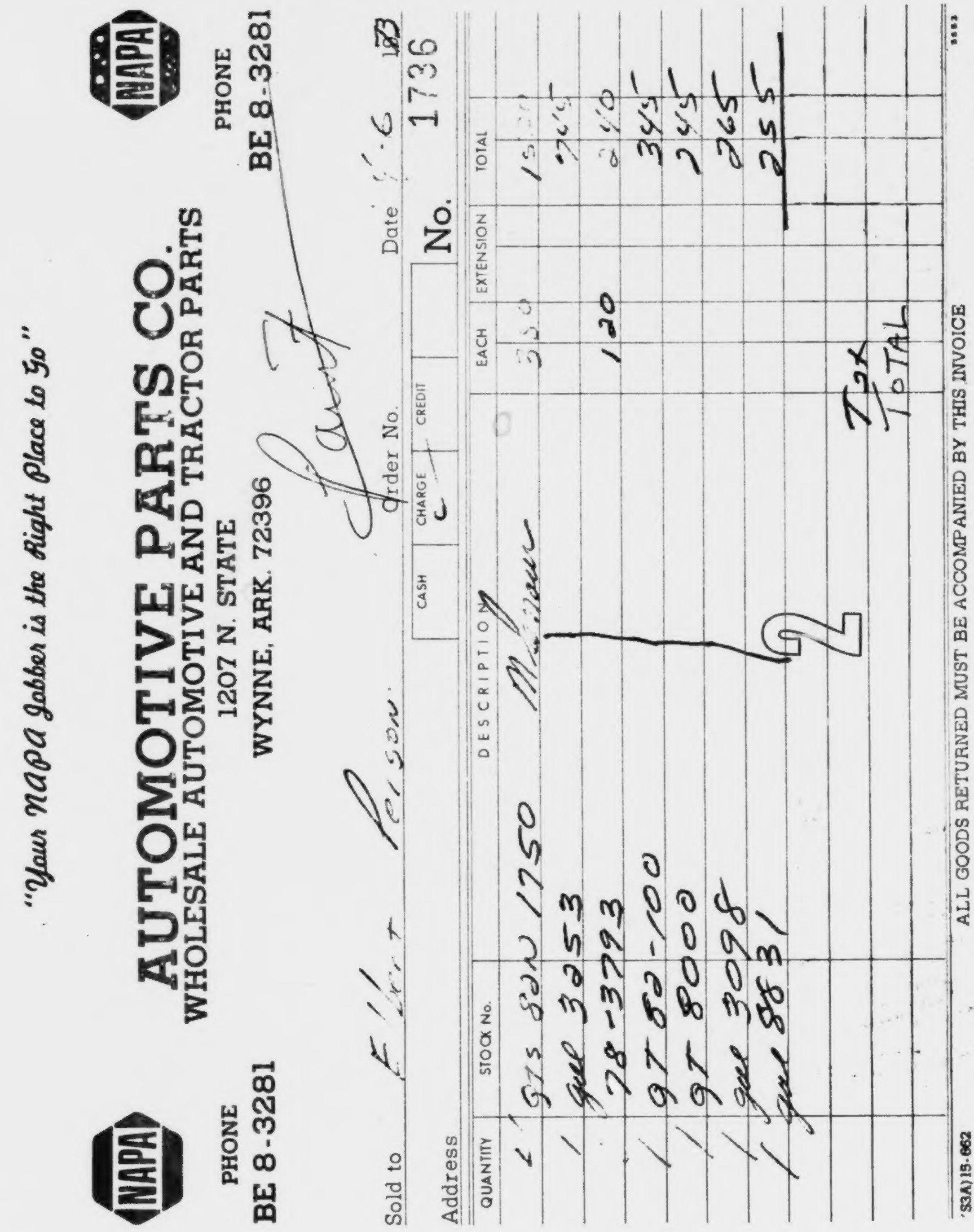
QUANTITY	STOCK No.	DESCRIPTION	EACH	EXTENSION	TOTAL
4	C13-236 M-20	Mon Rod Brgs	1 74 1 04		4 16
1	MS-115 M-20	– Main –	12 30		7 38
1	9-406	Mtest Chain	16 61		8 13
1	W-1054	Federal	7 78		3 89
1	1206-CL		6 04		3 02
1	1207-GF		7 98		3 99
1	1307-F		8 20		4 10
1	2-4-2691X	Spicer	13 25		8 61
1	2-4-2821X		13 50		8 78
1	18-187-4		5 10		4 00
		SUB TOTAL			
		TAX			

2

(S3A) 15-662 ALL GOODS RETURNED MUST BE ACCOMPANIED BY THIS INVOICE

TOTAL

Elbert decided to do some other needed work on the jeep. The tires were replaced as were the windshield glasses, spring shackles, and even the paint. What was the total of these bills?



"Your NAPA Jobber is the Right Place to Go"

AUTOMOTIVE PARTS CO.
WHOLESALE AUTOMOTIVE AND TRACTOR PARTS
1207 N. STATE
WYNNE, ARK. 72396

PHONE
BE 8-3281

Sold to Elbert Peirson
Address
Order No.
Date [illegible]-6 1[illegible]
No. 1736

CASH	CHARGE	CREDIT
	✓	

QUANTITY	STOCK No.	DESCRIPTION	EACH	EXTENSION	TOTAL
2	975 82W 1750	M[illegible]	350		1500
1	gul 32053				705
2	78-37793		120		240
1	97 82-100				345
1	97 8000				245
1	gul 3098				265
1	gul 8831				255
		2	Tax		
			TOTAL		

ALL GOODS RETURNED MUST BE ACCOMPANIED BY THIS INVOICE

'S3A)15-662

PETERSON GLASS CO.

Box 568 - Pho. (501) 238-9271 - Harrell's Corner
Wynne, Ark. 72396

Customer's Order No. ______ Date 4-6 19 72

Name Cash

Address

SOLD BY	CASH	C O D	CHARGE	ON ACCT	MDSE RETD	PAID OUT	

QUAN	DESCRIPTION	PRICE	AMOUNT	
2	17½ x 23 3/4 [illegible]		11	06
	All claims and returned goods MUST be accompanied by this bill	TAX		
	746 RECEIVED BY	TOTAL		

STAR PRINTING CO., WYNNE, ARK. 72396 21672-1

CROSS COUNTY FARMERS ASSOCIATION

WYNNE, ARKANSAS 72396
ROUTE NO. 1, BOX 11-A
PHONE 238-8501

HICKORY RIDGE, ARK. 72347
P.O. BOX 217
PHONE 697-2789

CUSTOMER'S ORDER NO. DATE 4 15 19 72

SOLD TO Cash

ADDRESS

SALESMAN B

Cash Sale	Charge Sale	Mdse. Ret'd.	Rec'd. on Acc't.	Misc.	Paid Out
✓					

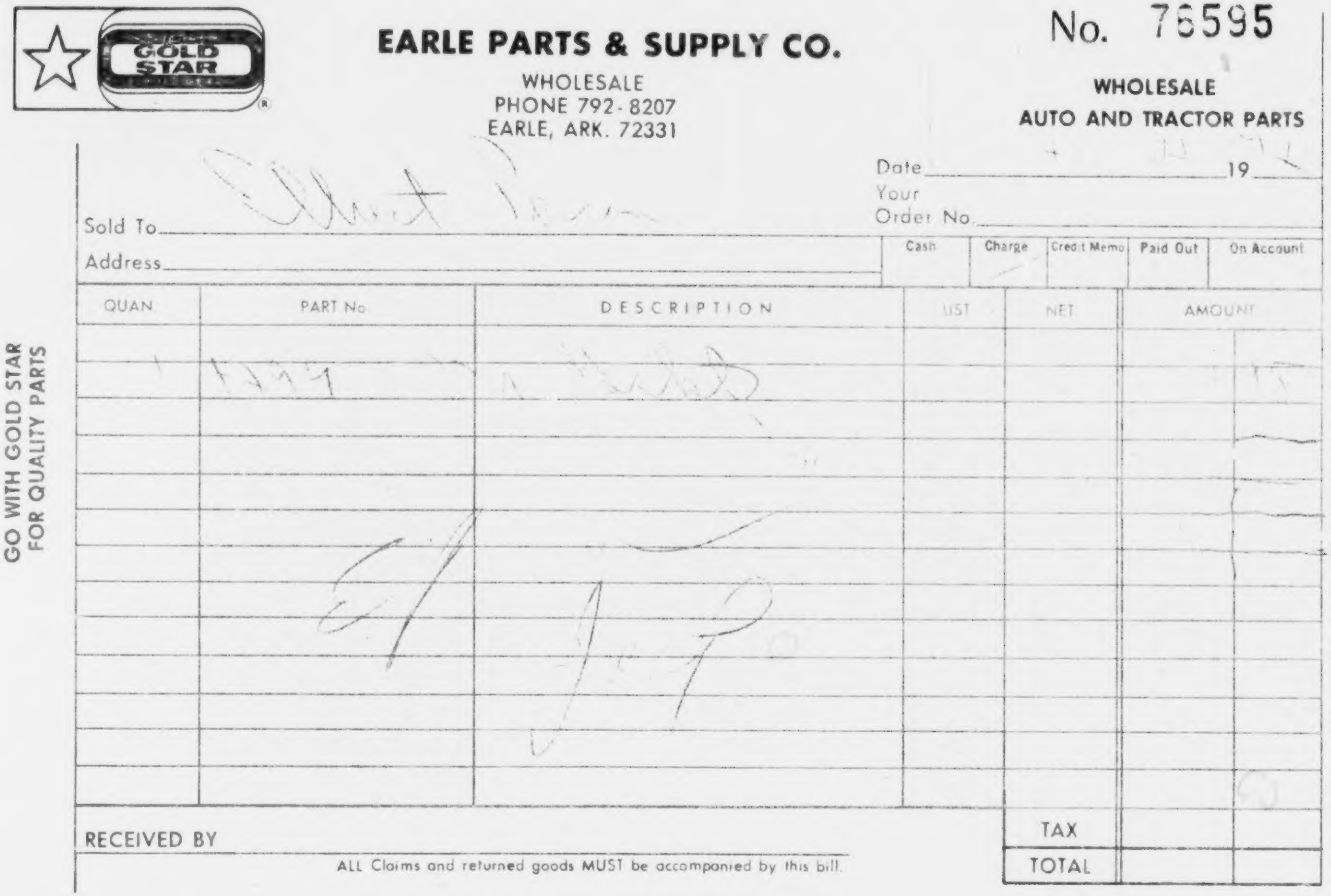
QUANTITY	DESCRIPTION	CODE	PRICE	AMOUNT
4	650 x 16 Grip Spur		28 93	115 72
3	K 16 Tubes		2 95	8 85
		TAX		
		TOTAL		

TERMS: All accounts are due 10th of month following purchase. No interest or carrying charge is made on accounts paid by the 10th. Accounts not paid by the 10th will, on our billing date (the 25th day of each month), be charged ¾ OF 1% PER MONTH which is 9% ANNUAL RATE.

All claims and returned goods MUST be accompanied by this bill.

WYNNE
6212

RECEIVED BY



GO WITH GOLD STAR
FOR QUALITY PARTS

GOLD STAR

EARLE PARTS & SUPPLY CO.
WHOLESALE
PHONE 792-8207
EARLE, ARK. 72331

No. 76595

WHOLESALE
AUTO AND TRACTOR PARTS

Sold To [illegible]
Address

Date [illegible] 19 [illegible]
Your Order No.

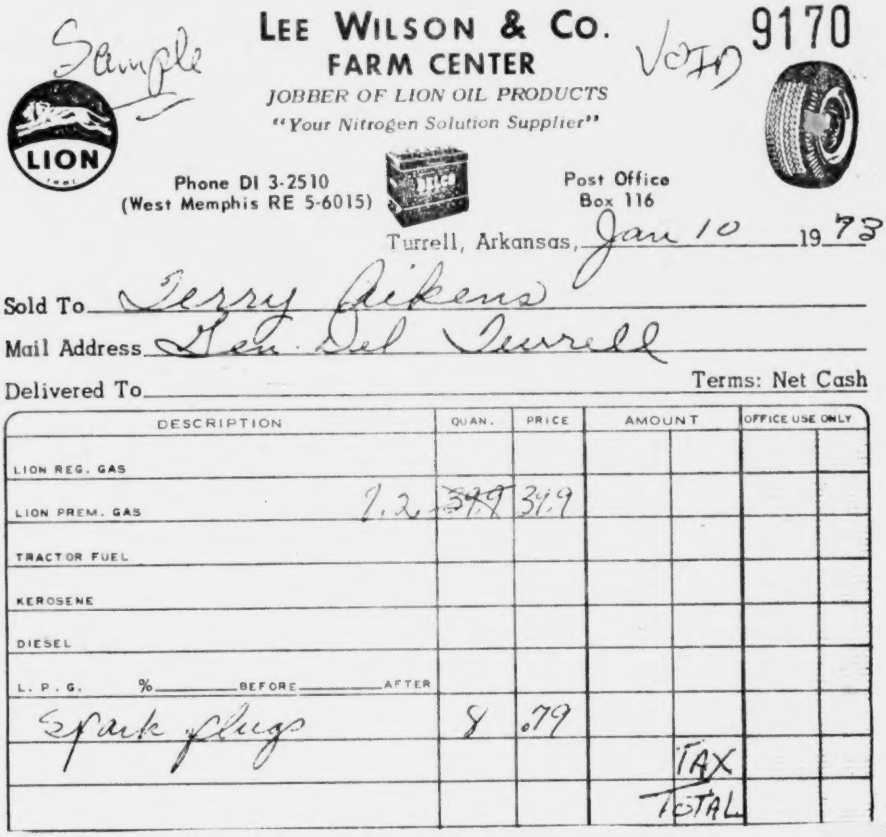
Cash	Charge	Credit Memo	Paid Out	On Account

QUAN	PART No	DESCRIPTION	LIST	NET	AMOUNT
[illegible]	[illegible]	[illegible]			[illegible]
				TAX	
				TOTAL	

RECEIVED BY

ALL Claims and returned goods MUST be accompanied by this bill.

Complete these sales tickets. (Do not charge 3% sales tax on gas.)



Sample

LEE WILSON & CO.
FARM CENTER
JOBBER OF LION OIL PRODUCTS
"Your Nitrogen Solution Supplier"

VOID 9170

LION

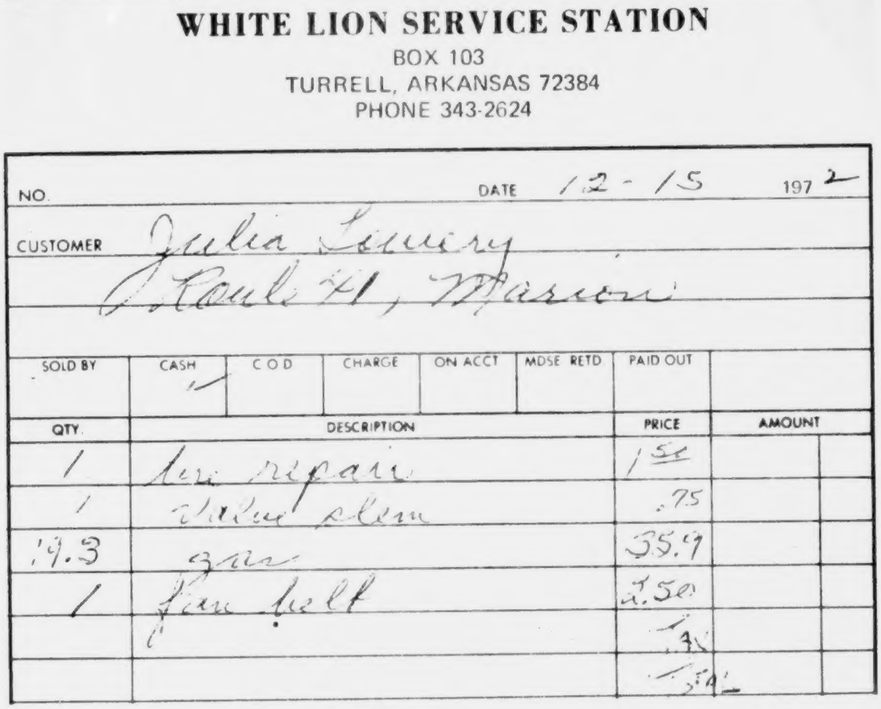
Phone DI 3-2510
(West Memphis RE 5-6015)

Post Office
Box 116

Turrell, Arkansas, Jan 10 19 73

Sold To Terry Aikens
Mail Address Gen. Del Turrell
Delivered To
Terms: Net Cash

DESCRIPTION	QUAN.	PRICE	AMOUNT		OFFICE USE ONLY	
LION REG. GAS						
LION PREM. GAS 1.2	~~39.9~~	39.9				
TRACTOR FUEL						
KEROSENE						
DIESEL						
L. P. G. % ____ BEFORE ____ AFTER						
Spark plugs	8	.79				
				TAX		
				TOTAL		



WHITE LION SERVICE STATION

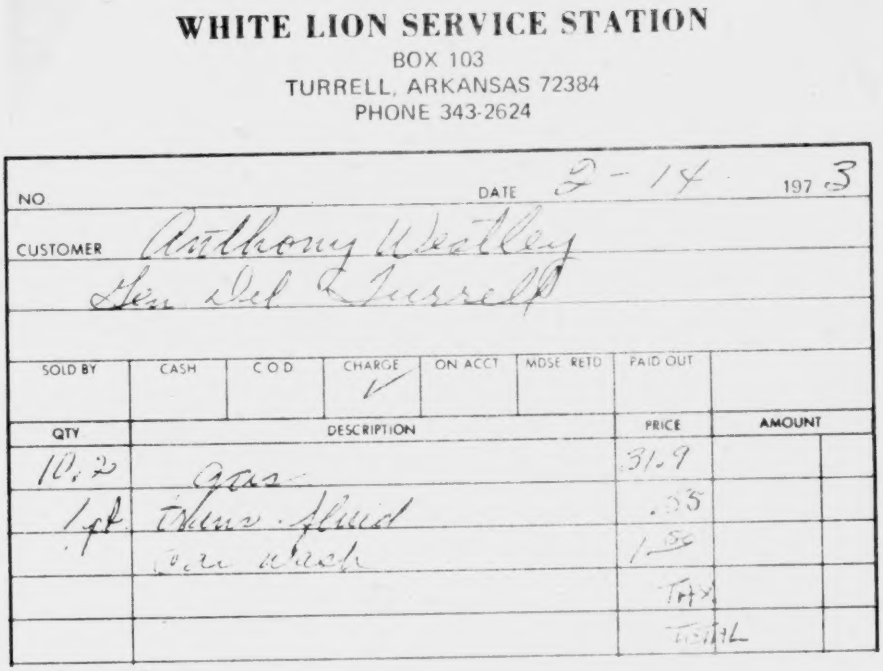
BOX 103
TURRELL, ARKANSAS 72384
PHONE 343-2624

NO. DATE 12 - 15 1972

CUSTOMER Julia Lowery
Route #1, Marion

SOLD BY	CASH	C O D	CHARGE	ON ACCT	MDSE RETD	PAID OUT
	✓					

QTY.	DESCRIPTION	PRICE	AMOUNT	
1	tire repair	1.50		
1	valve stem	.75		
19.3	gas	35.9		
1	fan belt	2.50		
		tax		
		total		



WHITE LION SERVICE STATION

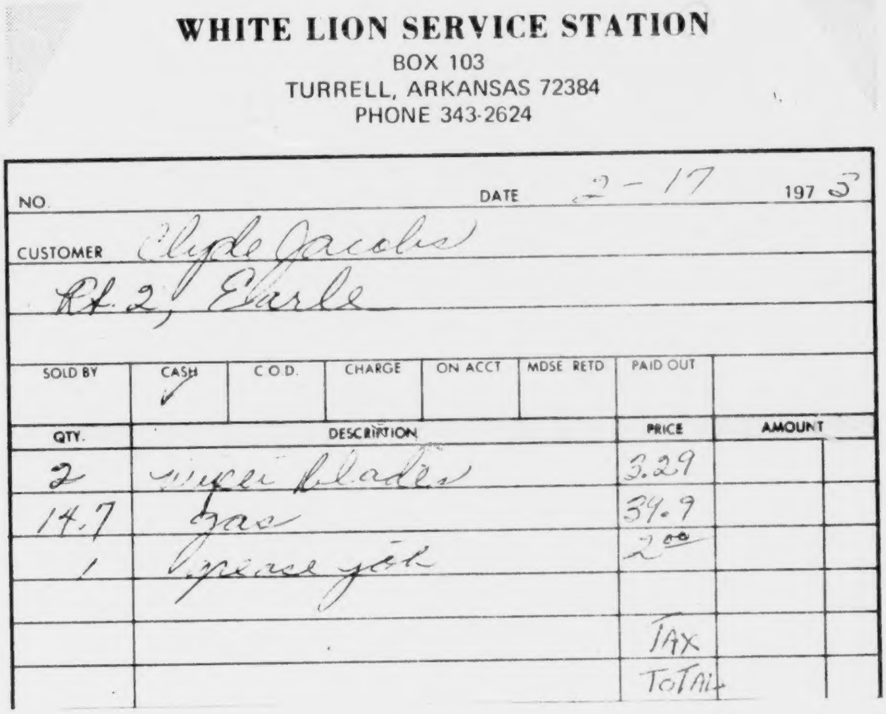
BOX 103
TURRELL, ARKANSAS 72384
PHONE 343-2624

NO. DATE 2-14 1973

CUSTOMER Anthony Westley
Gen Del Turrell

SOLD BY	CASH	C O D	CHARGE	ON ACCT	MDSE RETD	PAID OUT
			✓			

QTY	DESCRIPTION	PRICE	AMOUNT	
10.2	Gas	31.9		
1 qt.	Trans fluid	.55		
1	Car wash	1^{50}		
		TAX		
		TOTAL		



WHITE LION SERVICE STATION

BOX 103
TURRELL, ARKANSAS 72384
PHONE 343-2624

NO. DATE 2-17 1973

CUSTOMER Clyde Jacobs
Rt. 2, Earle

SOLD BY	CASH	C.O.D.	CHARGE	ON ACCT	MDSE RETD	PAID OUT
	✓					

QTY.	DESCRIPTION	PRICE	AMOUNT	
2	wiper blades	3.29		
14.7	Gas	34.9		
1	grease job	2^{00}		
		TAX		
		TOTAL		

EVERYTHING AUTOMOTIVE

CRITTENDEN PARTS CO.

BOX 196
TURRELL, ARKANSAS 72384

343-2851

CASH ☐ CHARGE ☑ MDSE. RET. ☐ REC'D ON ACCT. ☐ PD. OUT ☐

Jobber No.____ Salesman Calvin Garrett Date 4-5 1973

Sold to Gloria Reed Your Order No.____

Address Gen. Del Turrell Ship Via____

Quantity	DESCRIPTION	Price		Amount		DO NOT WRITE IN THIS SPACE	
1	oil filter	3^{29}					
8	spark plugs	.69					
	Thank You TAX						
	TOTAL →						

KEEP THIS INVOICE — WE DO NOT ITEMIZE AGAIN

Positively no goods accepted for credit unless accompanied by this invoice. A handling charge of 10 per cent will be made on all merchandise accepted for credit.

It is expressly understood that all cores described herein are (purchased) (exchanged) (sold) with the right of use, resale, and license to repair.

NUMBER 5747

Franchised Jobber of **PARTS, INC.,** 601 So. Dudley, Memphis, Tenn.

8-71

CAR EXPENSES

Find the answer to each problem. Don't forget sales tax is 3% in Arkansas. Sales tax is included in gasoline price.

1. Align front end, $7.50; tire, $15.00; balance a wheel at $1.50.

2. Oil change, 3 quarts @ 65¢; 8.6 gallons gas @ 37.9¢.

3. Clutch cable, $1.80; labor $8.80. You got this work done in Memphis so figure 5% tax on everything.

4. Grease job $1.50; car wash $1.50; 7.2 gallons gas @ 35.9¢.

5. Gas for one month; 9 1/2 gallons @ 38.9¢; 8.2 gallons @ 37.9¢; 6.9 gallons @ 36.9¢; 7.4 gallons @ 35.9¢.

6. Two wiper blades @ $2.50 each; windshield washer fluid $1.79.

7. Tire repair $1.50; valve stem 75¢.

8. Oil change, 3 quarts @ 75¢; replace filter, $2.50; gas, 9.7 gallons @ 35.9¢.

9. Fuel pump, $7.50; postage, $1.37; 4 spark plugs @ 55¢ each

10. Inspection fee $1.50, 5.6 gallons gas @ 39.9¢.

11. Seat covers $27.50, put them on yourself.

12. Gas, 8.7 gallons at 38.9¢.

13. Valve adjustment, gaskets 80¢; labor $4.00; 5% tax on total. (You had trouble while visiting in Memphis.)

14. Booster cables $4.95.

15. Car inspection fee, $1.50; gas, 9.3 gallons @ 37.9¢.

16. Ten gallons gas at 36.9¢. (You nearly had to walk this time, tank holds 10.6.)

17. Battery, $17.75; and cable clamp, $2.15.

18. Reline brakes: Linings for 4 wheels $14.00; 4 wheel cylinder kits @ 2.50 ea.; brake fluid, one pint @ 79¢. Do the work yourself.

19. Floor mats $3.79.

20. Four new tires @ $18.49 each; four new hub caps at $12 ea.; balance tires $2 each. (You got your income tax refund.)

21. Oil change 3 quarts @ 83¢; 6.5 gallons gas at 36.9¢; grease job, $1.50.

22. Fan belt $1.99; 8.6 gallons gas @ 35.9¢.

23. 7.9 gallons gas @ 36.9¢.

24. Muffler, $12.55; two tail pipes @ $3.15 each.

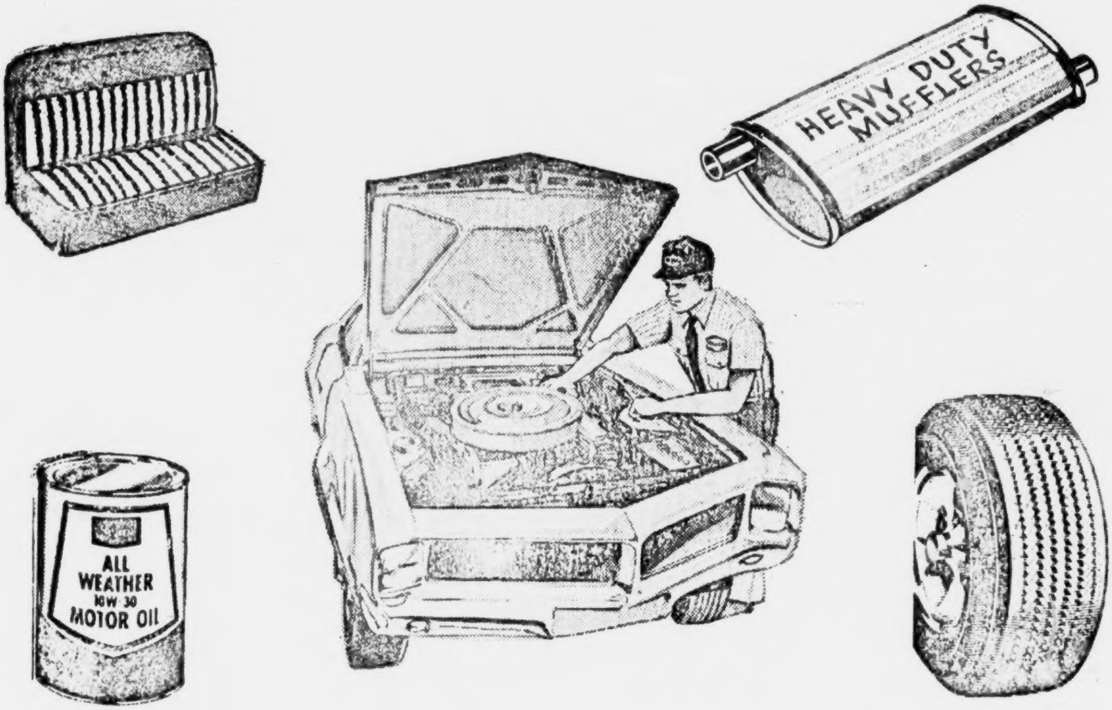
25. 6.4 gallons gas @ 35.9¢.

26. Headlight, $2.50; 1 pint brake fluid @ 49¢;
8.1 gallons gas @ 37.9¢

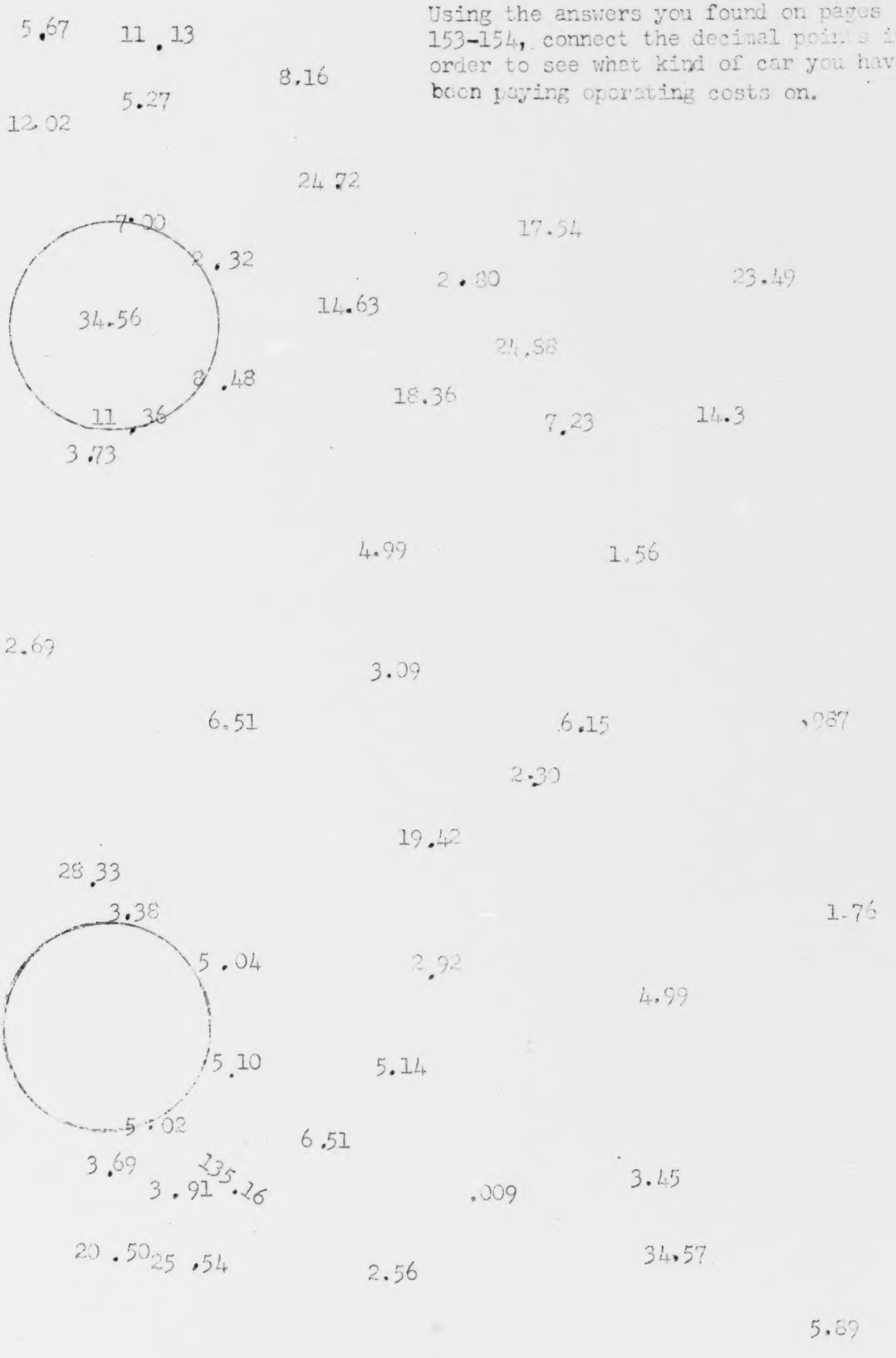
27. Distributor cap @ $1.57; tune-up kit (points and condenser) @ $2.05; four spark plugs @ 85¢ each.

28. Metric wrenches from Sears: $1.77 spark plug wrench; $6.85 socket set 3/8" drive; $7.88 ratchet; $6.88 box end set. (3% sales tax and postage, 80¢)

29. 7.2 gallons gas @ 38.9¢.



Using the answers you found on pages 153-154, connect the decimal points in order to see what kind of car you have been paying operating costs on.


5.67
11.13
8.16
5.27
12.02
24.72
7.00
17.54
2.32
2.80
23.49
14.63
34.56
24.88
8.48
18.36
7.23
14.3
11.36
3.73
4.99
1.56
2.69
3.09
6.51
6.15
.987
2.30
19.42
28.33
3.38
1.76
5.04
2.92
4.99
5.10
5.14
5.02
6.51
3.69
135.16
3.91
.009
3.45
20.50
25.54
2.56
34.57
5.89

James Harbison took his '69 Torino in for some minor work. He received the following bill.

No. of Items	Parts	Cost of Each Item	Labor	Costs
8	Plugs	$ 1.15	Install points, plugs, condenser	$ 5.00
1	Points	1.04		
1	Condenser	.80		
2	Brake shoe set	7.50	Install brake shoes, turn drums, replace cylinder kit	30.00
1	Master cylinder kit	1.92		
1	Muffler	8.75	Install Muffler	3.00

1. What was James' total bill, including sales tax on parts and labor?

2. How much could he have saved if he had done his own work?

3. Jackie needed a new set of tires. He decided to figure the cost of cheaper tires and expensive tires to see which was the better buy. He gathered the following information.

Tire	Expected Mileage	Cost per Tire
Sears Radial	40,000	$ 43.00
Brand X	15,000	$ 25.00
Brand Y	20,000	$ 30.80

Jackie plans to drive his car a minimum of 90,000 miles. He already has 10,000 miles on it. With this in mind, which is the least expensive tire to buy?

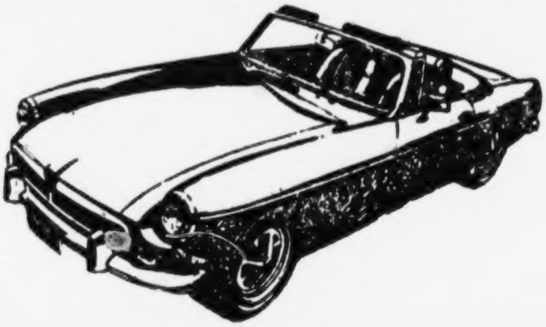
MISCELLANEOUS PROBLEMS ON AUTOMOBILES

1. John can buy a car for $150 down and $35 per month for a year. What is the total cost?

2. Tom's car will average 20 miles per gallon. He travels 1000 miles and gas costs 40¢ per gallon. What is the cost of the trip?

3. Tom paid $500 down and $104.60 a month for three years for a car. What was the total cost to him?

4. Mary paid $100 down and $85 per month for two years for her used Ford. What was the total price of the car?



5. Austin's car expenses for the year were:

   (a) $ 65 per month payments
   (b) $250 repairs on engine and transmission
   (c) $200 for a new set of tires
   (d) $800 for gas and oil
   (e) $155 insurance for one year
   (f) $ 15 taxes
   (g) $ 19.75 for tags

   1. What was the total cost for the year?
   2. What was the average monthly cost?
   3. If he drove 10,000 miles, what was his cost per mile?

6. David can buy a car for $300 down and $80 per month for two years. What is the total cost of the car?

7. Larry can buy a car for $2,850 cash or $90 per month for three years. He decided to buy it on the installment plan. How much is the interest?

8. Steve's car will get 12 miles per gallon. He took a trip that covered 6000 miles. If the cost of gasoline is 41¢ per gallon, how much did he spend?

9. Bob bought a '70 model Impala. The cost was $2,150. He paid $300 down and financed the rest for 24 months at 10%. How much was each monthly payment?

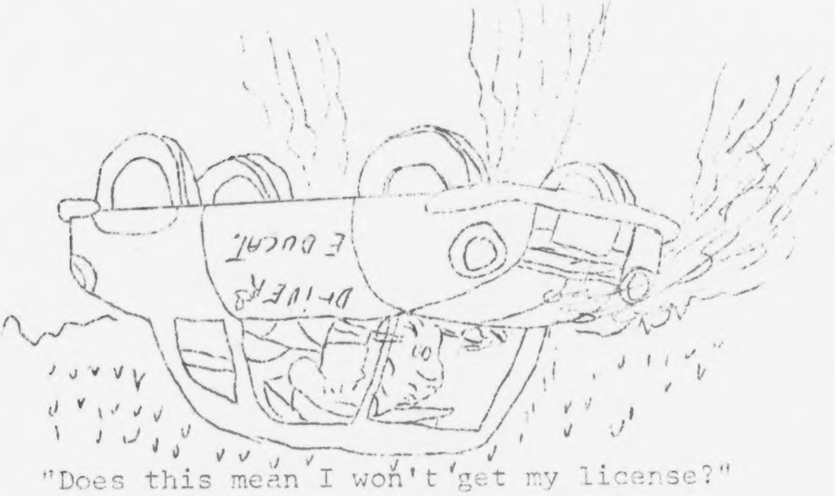
10. Thomas is 19 years old and has his own car. He has had no major traffic violations. What is the cost of full coverage insurance for one year?

11. For Sale -'66 Plymough, full power and air, $795,
$250 down $50 per month

Problem:
1. Estimate number of payments.
2. What is the total cost of the car when purchased on the payment plan? How much is the interest?
3. What per cent interest do you think was paid?
4. Check your answer to step 3 by using your interest rate, and amount owed, and see how close you are.

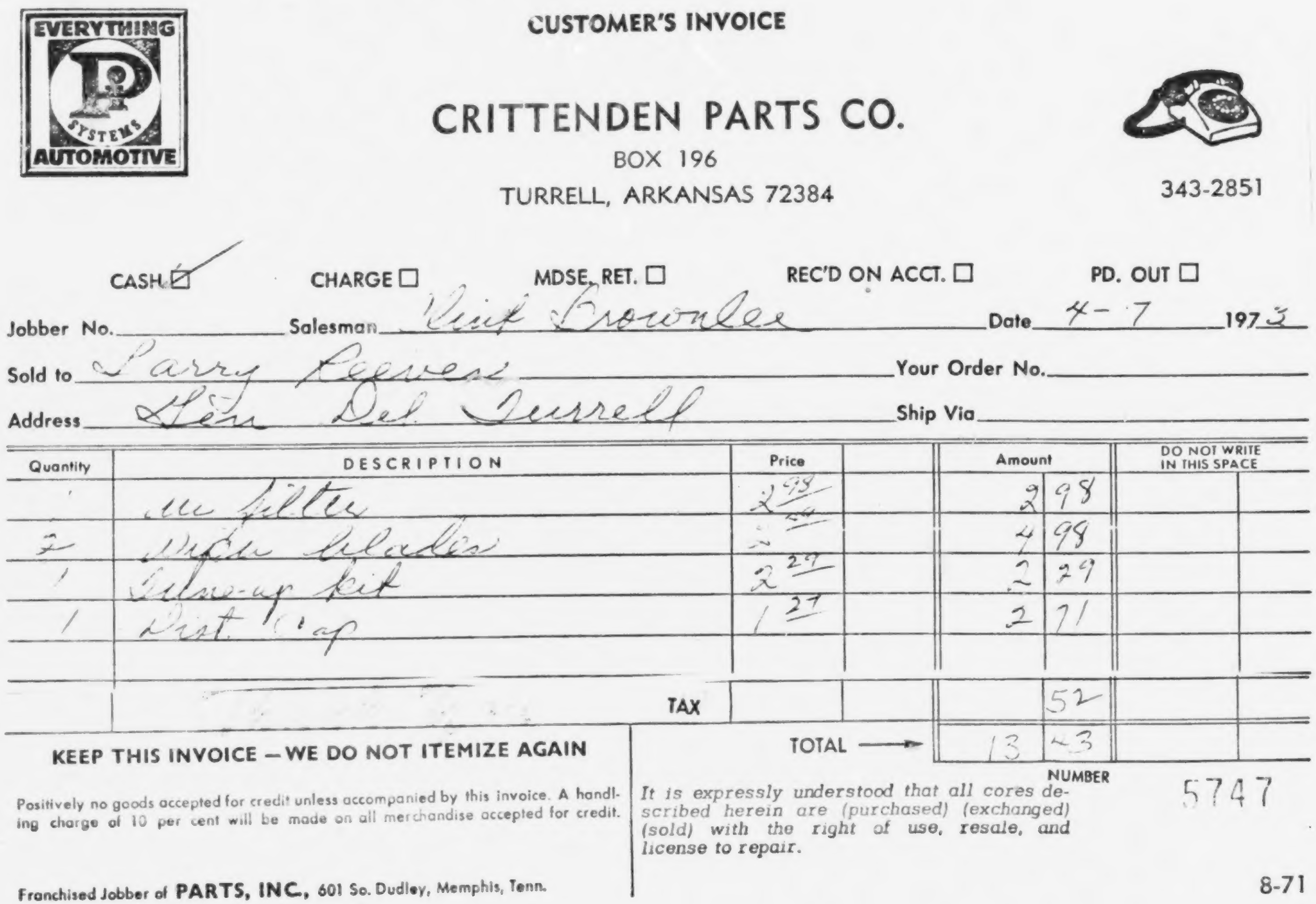
12. Ruth's VW speedometer read 75599 when she bought gas. Next time it read 75821 and her tank held 8.2 gallons. How many miles per gallon did she get? Round off to nearest mile.

13. Clara'a Dodge Polara gets about 14 miles per gallon. She drove 10,000 miles last year. How many gallons of gas did she use? If state tax is 8 1/2¢ per gallon, how much did she pay in tax on the gas?



"Does this mean I won't get my license?"

Correct all errors in these tickets.



CUSTOMER'S INVOICE

EVERYTHING AUTOMOTIVE — SYSTEMS

CRITTENDEN PARTS CO.

BOX 196
TURRELL, ARKANSAS 72384

343-2851

CASH ☑ CHARGE ☐ MDSE. RET. ☐ REC'D ON ACCT. ☐ PD. OUT ☐

Jobber No. ______ Salesman Vick Brownlee Date 4-7 1973

Sold to Larry Reeves Your Order No. ______

Address Gen. Del. Turrell Ship Via ______

Quantity	DESCRIPTION	Price		Amount		DO NOT WRITE IN THIS SPACE	
1	Air filter	2 98		2	98		
2	Wiper blades	2 [illegible]		4	98		
1	Tune-up kit	2 29		2	79		
1	Dist. Cap	1 27		2	71		
	TAX				52		
	TOTAL ——→			13	43		

KEEP THIS INVOICE — WE DO NOT ITEMIZE AGAIN

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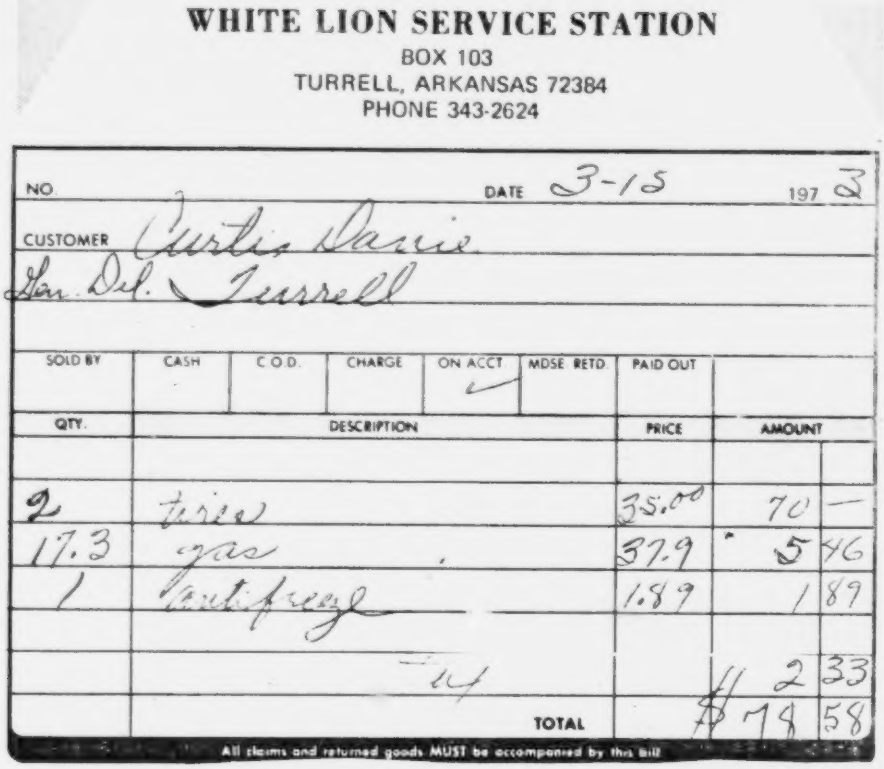
It is expressly understood that all cores described herein are (purchased) (exchanged) (sold) with the right of use, resale, and license to repair.

NUMBER 5747

Franchised Jobber of **PARTS, INC.,** 601 So. Dudley, Memphis, Tenn.

8-71



WHITE LION SERVICE STATION
BOX 103
TURRELL, ARKANSAS 72384
PHONE 343-2624

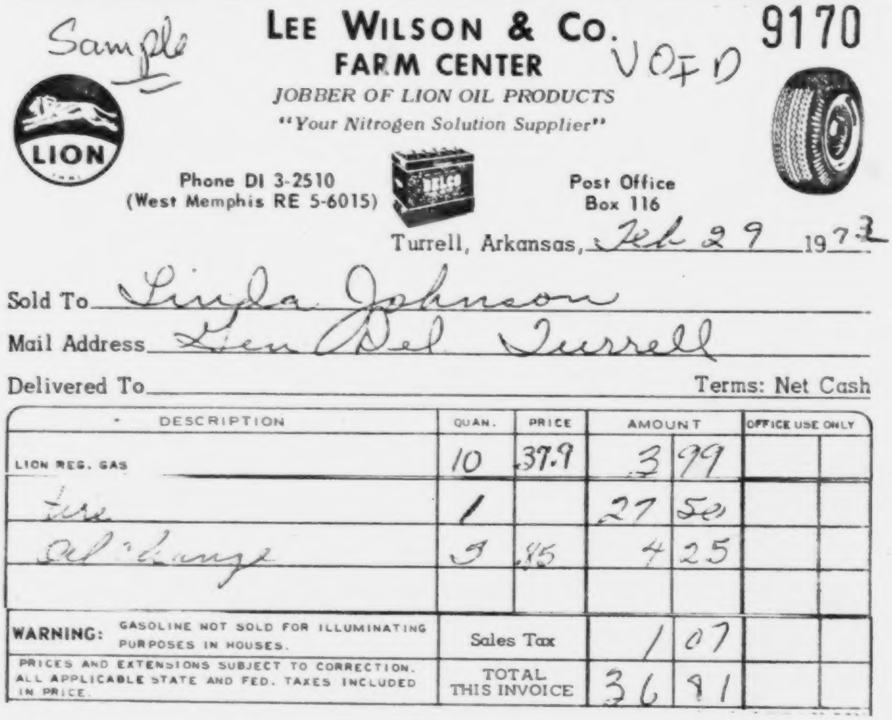
NO. DATE 3-15 1973

CUSTOMER Curtis Davis
Gen. Del. Turrell

SOLD BY	CASH	C.O.D.	CHARGE	ON ACCT.	MDSE RETD.	PAID OUT	
				✓			

QTY.	DESCRIPTION	PRICE	AMOUNT	
2	tires	35.00	70	—
17.3	gas	37.9	5	46
1	anti freeze	1.89	1	89
	Tax		2	33
	TOTAL		$78	58

All claims and returned goods MUST be accompanied by this bill



Sample

LEE WILSON & CO.
FARM CENTER
JOBBER OF LION OIL PRODUCTS
"Your Nitrogen Solution Supplier"

9170

VOID

Phone DI 3-2510
(West Memphis RE 5-6015)

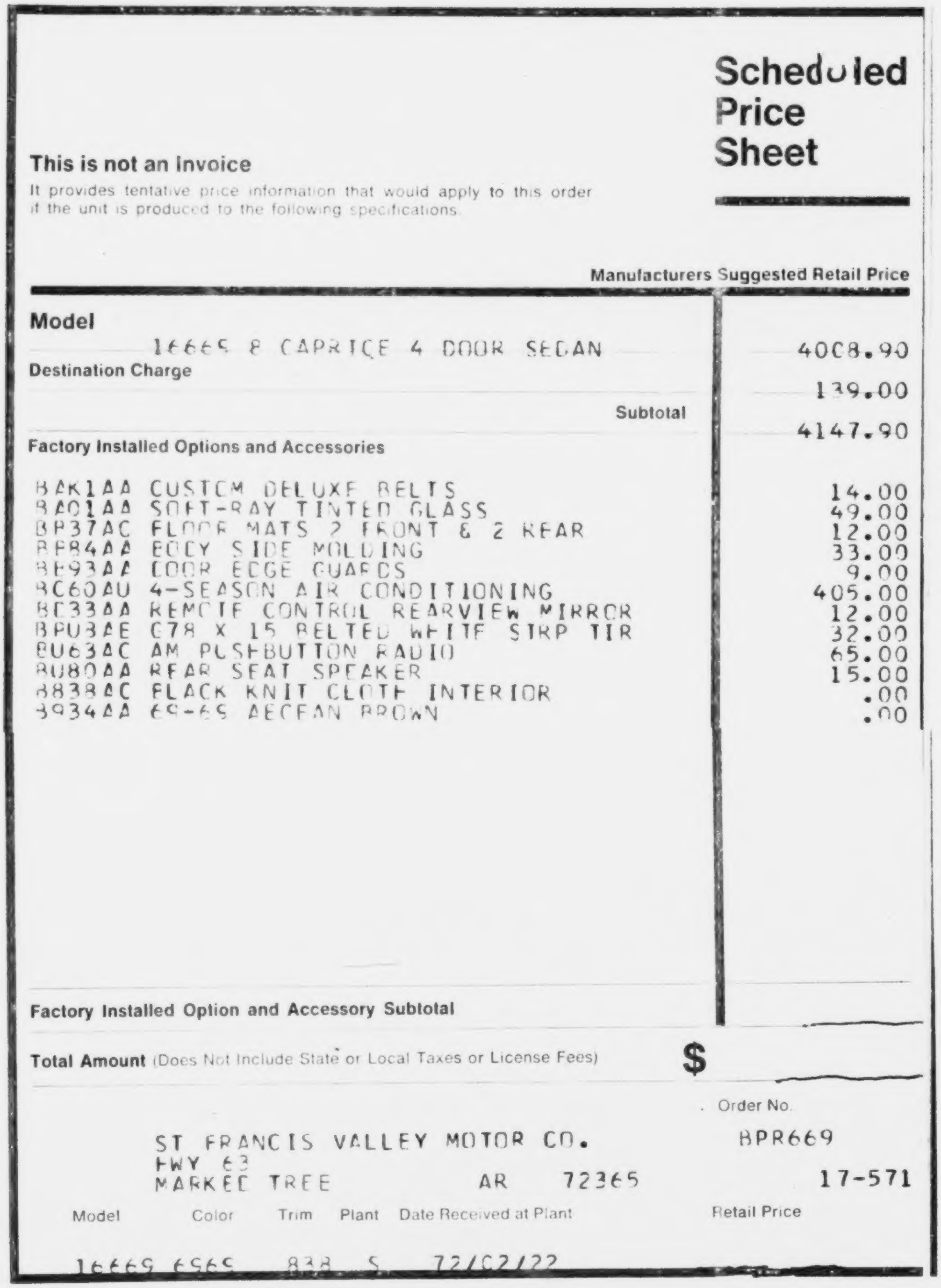
Post Office
Box 116

Turrell, Arkansas, Feb 29 1972

Sold To Linda Johnson
Mail Address Gen Del Turrell
Delivered To
Terms: Net Cash

DESCRIPTION	QUAN.	PRICE	AMOUNT		OFFICE USE ONLY	
LION REG. GAS	10	.37.9	3	99		
tire	1		27	50		
Oil change	5	.85	4	25		
WARNING: GASOLINE NOT SOLD FOR ILLUMINATING PURPOSES IN HOUSES.	Sales Tax		1	07		
PRICES AND EXTENSIONS SUBJECT TO CORRECTION. ALL APPLICABLE STATE AND FED. TAXES INCLUDED IN PRICE.	TOTAL THIS INVOICE		36	81		

Figure the Retail Price.



Scheduled Price Sheet

This is not an Invoice

It provides tentative price information that would apply to this order if the unit is produced to the following specifications.

	Manufacturers Suggested Retail Price
Model 16669 B CAPRICE 4 DOOR SEDAN	4008.90
Destination Charge	139.00
Subtotal	4147.90
Factory Installed Options and Accessories	
BAK1AA CUSTOM DELUXE BELTS	14.00
BA01AA SOFT-RAY TINTED GLASS	49.00
BP37AC FLOOR MATS 2 FRONT & 2 REAR	12.00
BF84AA BODY SIDE MOLDING	33.00
BE93AA DOOR EDGE GUARDS	9.00
BC60AU 4-SEASON AIR CONDITIONING	405.00
BC33AA REMOTE CONTROL REARVIEW MIRROR	12.00
BPU3AE G78 X 15 BELTED WHITE STRP TIR	32.00
BU63AC AM PUSHBUTTON RADIO	65.00
BU80AA REAR SEAT SPEAKER	15.00
B838AC BLACK KNIT CLOTH INTERIOR	.00
B934AA 69-69 AEGEAN BROWN	.00
Factory Installed Option and Accessory Subtotal	
Total Amount (Does Not Include State or Local Taxes or License Fees)	$

Order No.

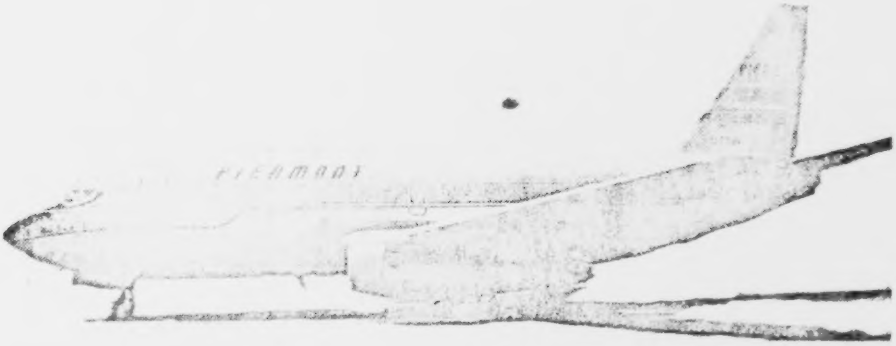
ST FRANCIS VALLEY MOTOR CO.
FWY 63
MARKED TREE AR 72365

BPR669

17-571

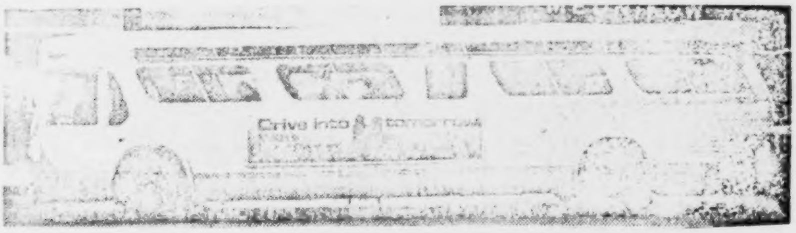
Model	Color	Trim	Plant	Date Received at Plant	Retail Price
16669	6969	838	S	72/02/22	

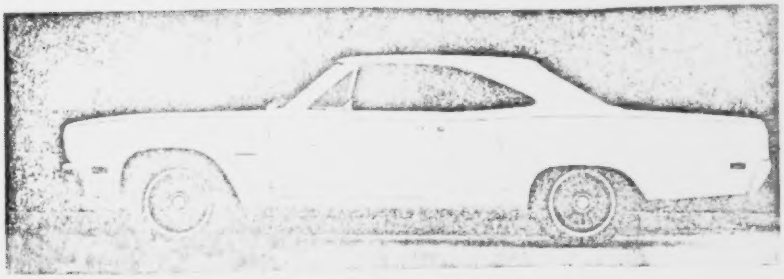
COMMERCIAL TRANSPORTATION



Plane

Bus





Rent-a-car

Many people find their need for owning an automobile does not justify the cost. Some of the reasons are 1) traffic is so heavy they can not stand the mental strain, 2) parking space does not exist where they work, 3) insurance rates are too high, 4) no place to store their automobile near their apartment, 5) too old to drive, 6) physically handicapped, etc.

Therefore, when they need transportation they must use other means. They can travel by bus, plane, rented automobile, or in some areas by train.

The rates for the different means of transportation differ according to the area in which you live. As an example, the rates in larger cities are higher than in smaller towns and rural areas. The rates used here are for our general area.

LET'S TAKE THE BUS

1. Susan took a bus from Wynne to West Memphis. She left at 9:45 a.m. and got there at 11:00 a.m.

   (a) How long did it take her?
   (b) A one-way ticket would cost her $2.50 or a round trip ticket $4.75. She plans to ride the bus both ways. How much will she save on a round trip ticket?

2. Calvin rode the bus from Wynne to Bald Knob and back. A one-way ticket cost him $2.65. If he saves 5% on a round trip ticket, how much will a round trip ticket cost?

3. Chuck took the bus from Wynne to Batesville. He left at 5:50 p.m. and arrived there at 8:45 p.m. How long did it take him?

4. Julia and Gwen decided to take the bus from West Memphis to Little Rock. One-way fare is $8.60. If they did not buy a round trip ticket, what did the trip there and back cost for both of them?

5. Sandra and Shirley each bought round trip tickets from West Memphis to Blytheville for $6.56. Shirley got a ride home so she got a refund on her ticket. A one-way ticket is $3.45.

   (a) How much did Shirley pay?
   (b) How much did she get back?

6. Ruby lives in West Memphis and her folks live in Wynne. She went home four times last month. Twice she bought a round trip ticket and twice she got a ride one way. One-way is $2.50 and round trip is $4.75. How much did she spend on bus fare last month?

7. If Barbara rides the bus from Memphis to Poplar Bluff, Mo., a round trip ticket will cost her $14.90. It's about 165 miles one-way. She plans to stay two weeks.

   (a) Figure the cost per mile.
   (b) If her boy friend takes her, he figures it costs him about 10¢ per mile to drive his car. What will it cost to drive his car if he takes her and goes and gets her two weeks later?
   (c) If he gets 15 miles per gallon and pays 39.9¢ for his gasoline, how much will he pay for gasoline for the trip there and back?
   (d) How much is the cost per mile for the gasoline for the trip?
   (e) If Barbara pays for the gasoline and gets her boy friend to take her, what will it cost her?

Many people have a need for using a trailer or truck for certain jobs, but they do not use one enough to buy it. Therefore, they rent one as needed.

The rates are figured for a trailer from city to city, for trucks it is from city to city plus an additional charge per mile if you drive over the distance they have figured you would travel.

The following is a chart for U-Haul trailer rental to and from cities shown. In reading the chart, trailer means open trailer, Van means closed trailer.

FROM	TO	a 6' trailer b 6' van	a 7' trailer b 7' van	a 10' trailer b 10' van	a 14' trailer b 14' van	tow bar
Wynne	Memphis	a $10.00 b $10.00	a $10.00 b $10.00	a $11.70 b $13.00	a $13.00 b $13.00	$15.50
Blytheville	St. Louis	a $16.70 b $18.55	a $19.25 b $21.70	a $22.85 b $28.05	a $29.65 b $29.65	$18.50

1. Tommy Johnson rented a 10' van and tow bar to use from Wynne to Memphis. What was the total cost?

2. Bill Clayton rented a 6' trailer from Blytheville to St. Louis. What was the charge?

3. Harvey Roeder rented a 14' van from Memphis to Wynne. He also used their tow bar. What was the charge?

4. Alex Thompson rented a 10' trailer from St. Louis to Blytheville. What was his cost?

The following is a rental chart for U-Haul trucks. It shows the type of truck, basic price for map distance from city to city and the additional cost per mile for going over this given distance. You buy your own gas. When you get the truck it is full of gas, you must return it full, also.

FROM	TO	MILEAGE	PICKUP	12' VAN	20' VAN
Paragould, Ark.	Jackson, Miss.	222	$42.00 + 17¢ per extra mile	$49.50 + 22¢ per extra mile	$60.00 + 27¢ per extra mile
Jonesboro, Ark.	San Francisco, Calif.	1,997	$258.00 + 9¢	$302.50 + 14¢	$365.50 + 16¢
Turrell, Ark.	Little Rock, Ark.	178	$ 28.50 + 17¢	$ 39.00 + 22¢	$ 47.50 + 27¢

Solve these problems:

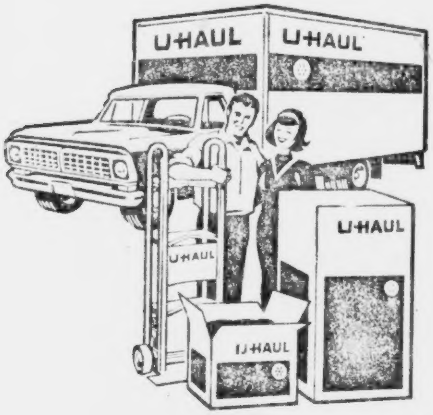
1. Herbert Jones rented a pickup to go from Paragould to Jackson, Miss. He drove 220 miles. What was his cost?

2. Ben Weeks rented a 12' van from Paragould to Jackson, Miss. He drove 285 miles. What was his total cost?

3. Helen Smith rented a pickup from Turrell to Little Rock. She drove 250 miles. How much more did she pay than the basic price?

4. John Marcum used a 20' van from Jonesboro to San Francisco. He drove 2,175 miles. What was his total cost?

5. Bobby rented a pickup from Paragould to Jackson, Miss. It has a 20-gallon tank. The truck averages 10 miles per gallon. He drove 322 miles. If gas cost 41¢ per gallon, what was the cost of the trip? (Remember it must be returned with a full tank.)



The following are rate charts for rental cars.

BUDGET RENT-A-CAR

You Buy the Gas

SIZE	DAILY RATES	WEEKLY RATES	WEEK VACATION SPECIAL FIRST 500 MILES NO ADDITIONAL CHARGE
Small Vega, VW, Pinto	$ 5.00 + 10¢ a mile	$35.00 + 10¢ a mile	$69.00 + 10¢ a mile over 500
Medium Nova, Duster	$ 8.00 + 8¢ a mile	Not available	$79.50 + 8¢ a mile over 500
Full Size Impala Caprice Galaxie	$ 9.00 + 9¢ a mile	$55.00 + 9¢ a mile	$89.50 + 9¢ a mile over 500
Monte Carlo	$10.00 + 10¢ a mile	$60.00 + 10¢ a mile	$99.50 + 10¢ a mile over 500
Station Wagon	$11.00 + 11¢ a mile	Not available	$109.50 + 11¢ a mile over 500

Weekend Special: Start at noon Friday, return by noon Monday. Rate $17.95. First 100 miles no extra charge. All over 100 miles, add charge from table above for type car you have. You get whatever they have on hand. See Ad page 167.

HERTZ RENT-A-CAR - FORDS

SIZE	RATES
Small Maverick	$ 7.47 per day + 11¢ a mile You furnish the gas
Medium Torino	$16.00 per day + 16¢ per mile Gas is furnished
Full Size L T D	$19.00 per day + 19¢ per mile Gas is furnished
Lincoln	$21.00 per day + 21¢ per mile Gas is furnished

1. Paul Jenkins got a Duster from Budget Rent-A-Car. He used it two days and drove 500 miles. He spent $12 for gas. What was his total cost?

2. Frankie rented a Lincoln from Hertz. He used it three days and drove 800 miles. What was his charge?

3. Bill Bishop rented a Pinto from Budget for a one week vacation. He drove 450 miles and used $11.50 worth of gas. What was the cost of his trip?

4. Tom and Hank rented a Torino from Hertz. They also got a 7' U-Haul trailer. They drove from Wynne to Memphis, dropped the trailer at another dealer and kept the car for two days and drove 250 miles. What was their total cost?

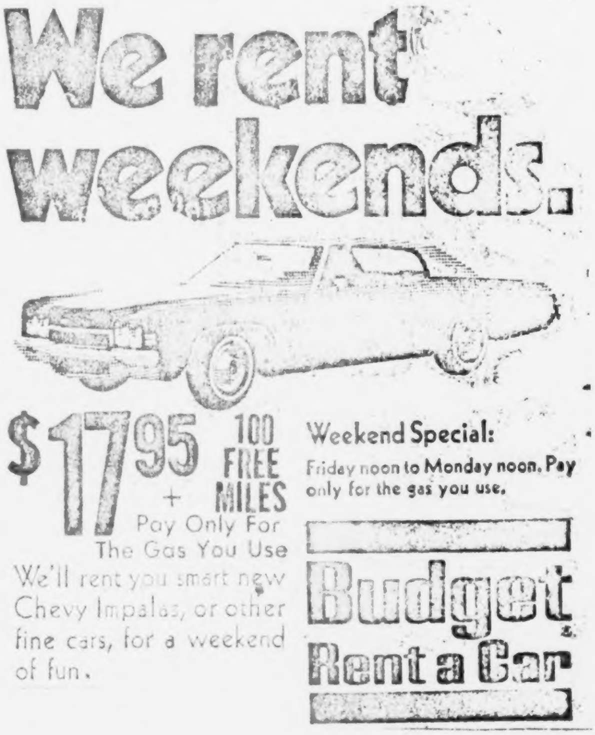
5. Ronnie got a VW from Budget Rent-A-Car. It was for a vacation of one week. He drove 2,800 miles. The car averaged 30 miles per gallon and gas was 35¢ per gallon. What were his transportation expenses?

6. Arnold Thomas arrived in Memphis at noon Friday. He wanted a car until Monday. He chose the Budget weekend special. He received a Monte Carlo and drove 300 miles. He spent $12.70 for gas. What was his total cost for the car?

7. Which is cheaper to use for a full size auto -- Hertz or Budget? How much? The car will average 12 miles per gallon, gas costs 40¢ per gallon, and we keep it for three days, driving 480 miles.

8. It is 1,831 miles from Memphis to Los Angeles. Which is more economical one way -- American Airlines first class ticket for $141, or Hertz full size auto rented for three days? How much more economical?

9. Tom rented a Hertz medium size car and drove to Atlanta from Little Rock which is 505 miles. He used the car for one day. He could have flown Delta day tourist for $42. Which is more economical and how much?



We rent weekends.

$17.95 + 100 FREE MILES

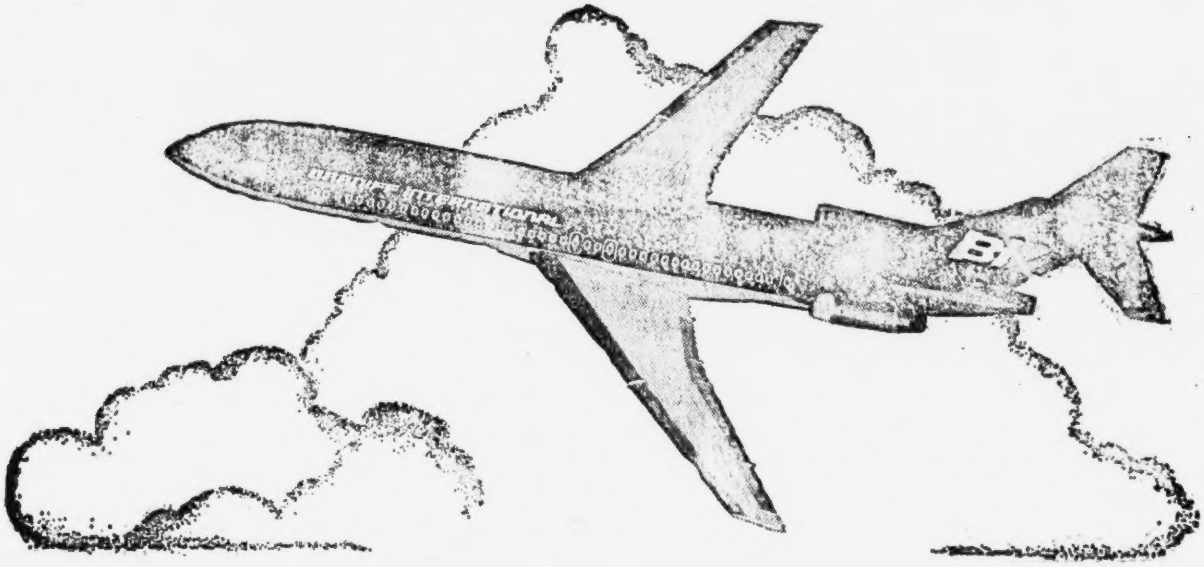
Pay Only For The Gas You Use

We'll rent you smart new Chevy Impalas, or other fine cars, for a weekend of fun.

Weekend Special:

Friday noon to Monday noon. Pay only for the gas you use.

Budget Rent a Car



Fly to these great places

Destination	Leave		Arrive	Flight #
To Dallas-Fort Worth	8:10 p.m.	Direct	11:34 p.m.	119
To Denver	7:55 a.m. (Ex. Sun.)	Direct	9:30 a.m.	174
To Fort Smith	8:10 p.m.	Non-stop	8:43 p.m.	119
To Memphis	1:45 p.m.	Non-stop	2:17 p.m.	118
	10:30 p.m. (Ex. Sat.)	Non-stop	11:02 p.m.	171
To Nashville	1:45 p.m.	Direct	3:19 p.m.	118
To New York-Newark	1:45 p.m.	Direct	6:30 p.m. (K)	118
	1:45 p.m.		10:53 p.m. (N)	118/112
To Oklahoma City	7:55 a.m. (Ex. Sun.)	Non-stop	8:50 a.m.	174
	8:10 p.m.	Direct	10:32 p.m.	119
To Tulsa	8:10 p.m.	Direct	9:34 p.m.	119
To Washington-Baltimore	1:45 p.m.		9:32 p.m. (NA)	118/112

(K)-Kennedy (N)-Newark (NA)-National

All flights originate in Little Rock.

New York, Newark, Washington, and Baltimore are in the Eastern time zone.

Denver is in the Mountain time zone.

All other cities are in the Central time zone.

1. What is the time required to make each flight? (Use table p168)

2. What is the difference between a non-stop flight and a direct flight?

3. Can you follow flight #119 after it leaves Little Rock? No. 118?
How long from Tulsa to Oklahoma City?

4. If coach rates are approximately 20% cheaper than first class rates from Little Rock, find the following coach rates:

Destination	First Class Fare	Coach Fare
Dallas	$ 51.00	
Denver	82.00	
Ft. Smith	25.00	
Memphis	25.00	
New York	106.00	
Oklahoma City	40.00	
Tulsa	34.00	
Washington	89.00	

5. If the price of all airline tickets include 8% U.S. transportation tax, find the amount of tax on each of the tickets listed in problem four.

Dallas fare = $51.00 (includes tax)
Basic Fare (100%) + tax (8%) = Total fare (108%)
But 108% = 1.08
Therefore, $51.00 ÷ 1.08 = $47.22 basic fare
$51.00 - $47.22 = $3.78 transportation tax

Destination	First Class		Coach	
	Basic Fare	U.S. Tax	Basic Fare	U.S. Tax
Dallas	$47.22	$3.78	$47.78	$3.02
Denver				
Ft. Smith				
Memphis				
New York				
Oklahoma City				
Tulsa				
Washington				

UNIT V

INSURANCE

...CYCLIST DIES IN LOCAL CRASH, HOME BURNS, HAIL DESTROYS COTTON CROP, AUTO STOLEN IN CITY, VIP RETIRES AT 65, G.E. STAGES WALKOUT, TEACHER CRITICALLY ILL, BANK ROBBERY NETS 50 G's.

Have you ever noticed headlines such as these in your local newspaper? These and many like them appear in practically every issue. The headlines remind us of some of the risks of life. In every headline above, there has been a major loss - life, property, money, time. Can these losses ever be replaced? Some can and some can't. Life cannot be replaced nor can a value in dollars and cents ever be put on human life, but a home can be rebuilt, a car can be replaced, and lost wages can in part be replaced. How? Insurance is protection when misfortune strikes. It is financial reimbursement, in part, for losses you have suffered through an act of God or human error. It is not a preventive against these losses but is intended to relieve the always unexpected oftentimes heavy financial burden.

As a teenager, you have perhaps given little thought to insurance or the need for it, unless you are an owner of a motorcycle or car. You found upon purchase that insurance was a necessity if you bought it on the monthly payment plan. Arkansas law requires each car owner to have a minimum amount of liability insurance.

The idea of insurance is not new nor is it limited. The basic idea of insurance is that a group of people share through their payments any loss suffered by one member of the group, thus the unfortunate member does not have to stand all of the loss himself, a loss from which he might never recover without help.

Life, auto, accident, health, fire, homeowners, and marine are some of the more common types of insurance. But some companies, known as specialty companies, such as Lloyd's of London, will insure any imaginable risk. Musicians will insure their hands, singers will insure their voices, a circus will insure its animals, or will take out insurance against bad weather. A company will insure its employees, or you might want insurance for time lost from your job. These and many more are available today.

Before looking at some of the more common and larger types of insurance, there are some general terms that will help you better understand insurance. Insurance, like most any other profession, has a vocabulary of its own. The company which assumes the risk, the one that sells you the policy, is the insuror; the person protected or the buyer is known as the insured.

The written contract between the company and individual that specifically states what is insured, what is not covered, and for how much, is called a policy. The amount for which the policy is written is the face value of the policy; the beneficiary is the person to whom the face of the policy is paid, and a premium is the predetermined amount you pay by the month, quarter, semiannually, or annually for the coverage stated in the policy. The portion of your payments that are refunded by the company from its profits is called a dividend. A dividend is a profit sharing plan between company and it's insured. Premiums on all forms of insurance are paid in advance.

Experience has shown insurance companies just how many people will die in a year in each age group, how many auto accidents will occur in any given section of the U.S., or how many homes will burn in a year. They also know how much money this will cost. What they don't know is just who will be involved in these misfortunes, so they figure their rates accordingly, add a little for company operation, and profit, and then charge you what they think it will cost to replace the losses that happen to a few of you as established by long-time trends. Paying a small amount a year in premiums and never collecting any in claims is far better than having no insurance and suffering a large loss. Insurance is Peace of Mind. Use it but don't abuse it.

AUTO INSURANCE

There are four major types of automobile insurance. These are:

Bodily injury, which covers owner's liability for death or injury to persons other than himself. Minimum limits in some states are $5,000 for injury to one person in an accident and a total of $10,000 for all persons injured in the same wreck. Arkansas law sets the minimum at 10/20. (Read $10,000 for one person and $20,000 for two or more in same wreck.) With court verdicts being what they are nowadays, much higher coverage is recommended. Who can stand to pay a $100,000 court judgment without the aid of insurance? The premiums are but little more for the higher levels of protection.

Property damage, which covers owner's liability for damage to other person's property. The minimum limit is some states is $5,000. With inflation, higher costs for repairs and labor, a serious wreck could cost more. Many new cars sell for more than $5,000. If you are held liable for a major wreck involving a large, late model car, the minimum property damage is not enough. Bodily injury and property damage are together known as Liability insurance and are written as 10/20/5.

Comprehensive insurance covers damage to your car from practically everything except wreckage. This includes damage from fire, theft, windstorm, hail, lightening, falling or flying objects, flood, and vandalism.

Collision insurance covers, as the name implies, damage to your own car caused by collision or upset.

There are other well known types of automobile insurance such as, uninsured motorist and medical insurance. Uninsured motorist insurance would help you if the car involved with your car was held responsible as the cause of the wreck and had no liability insurance coverage to pay your expenses. Medical insurance pays for an injury to you and your passengers involved in any type mishap.

Auto insurance premiums vary, both according to type and age of car, as well as to locality. In areas where a company experiences a high rate of claims, the rates are higher than those areas of low incidence of claims. Generally, new car rates are higher than for old cars. Rates for high performance and sports cars are considerably higher than other cars. Usage is also a factor in determining rates. Most companies rate boys under 25 considerably higher than other drivers because a high percentage of wrecks involve this group of drivers. Some companies rate girls higher than regular drivers over 25, but not as high as boys. Still other things that influence the premium ratings for cars is the fact you have two or more cars insured by the same company, driver education, and good student records. Also, another fact in determining collision and comprehensive rates is whether you select full coverage, $50 deductible, or $100 deductible. In the $50 deductible, the first $50 of any claim under comprehensive policies is paid by the owners and the rest by the insurance company. In $100 deductible, the insurance company pays all over the first $100 whereas in full coverage insurance, the company will pay all damages in the claim. (Collision insurance is not sold without a deductible clause). When shopping for a new auto and auto insurance, you should remember some of the things mentioned that will affect your insurance rates and try to do your part in helping hold down the high premiums. Remember insurance premiums are arrived at by the companies' experience with the motorist. Bad experience means higher rates, and good experience means lower rates.

FAMILY OR STANDARD AUTO POLICY

ELIGIBILITY

1. Family Policy
Autos owned or hired under long term contract, by an individual or husband and wife, not used as a public or livery conveyance not rented to others without a driver, and

   A. four wheel private passenger or station wagon type, or

   B. pickup, panel or sedan delivery type not used in business except farm trucks qualifying under 1AF, 2AF, and 2CF Basic Rating Classifications below.

2. Standard Policy
Private passenger or Station Wagon type not owned by an individual or husband and wife.

BASIC RATING CLASSIFICATIONS ("individually owned" includes joint ownership by two or more relatives of same household.)

1A Individually owned, no male driver under 25, no business use, not driven to or from work.
Clergymen with no male driver under 25.

1B Individually owned, no male driver under 25, no business use, driven to or from work, one way distance less than 10 road miles one way.

1C Individually owned, no male, driver under 25, no business use, driven to or from work, one way distance, 10 or more road miles one way.

1AF Individually owned, or owned by a family partnership or corporation, garaged on a farm, not driven to or from work other than farming, not used in business other than farming, no male driver under 25.

3 Individually owned, no male driver under 25, used for business, or not individually owned. If business use is for U.S. Government by an employee thereof, class may be 1A, 1B, or 1C, if appropriate restriction endorsement is attached.

2A Individually owned, a male driver under 25 is married, or if single is not an owner or principal driver.

2C Individually owned, owner or principal driver is a male under 25, unmarried.

2AF Individually owned, or owned by a family partnership or corporation, garaged on a farm, not driven to or from work other than farming, not used in business other than farming, male driver under 25 is married or if single is not an owner or principal driver.

2CF Individually owned, or owned by a family partnership, or corporation, garaged on a farm, not driven to or from work other than farming, not used in business other than farming, owner or principal driver is a male under 25, unmarried.

MODIFICATIONS OF BASIC RATING CLASSIFICATIONS

Two or More cars-- If a company insures two or more automobiles with Basic Rating Classifications of 1A, 1B, 1C, 1AF, or 3, the rates for all class 1A, 1B, 1C, and 1AF cars are reduced 20% for Liability and Medical Payments and 10% for Collision, provided the cars are owned by an individual or husband and wife resident in the same household (not applicable with Fleet or Experience rating).

Driver Training-- Basic Rating Classifications 2A, 2C, 2AF, and 2CF, are reduced 10% for Liability, Medical Payments and Collision if the underage male operator has completed approved driver education course.

Good Student-- Basic Rating Classifications 2A, 2C, 2AF, and 2CF (with or without Driver Training Credit) are reduced 25% for Liability, Medical Payments and Collision if the underage male operator qualifies as a "good student" (not applicable with Fleet or Experience rating):

(1) Age: 16 or over
(2) Status: full time student, high school 11th or 12th grade, or in a college or university
(3) Scholastic standing: for the immediately preceding semester or comparable period. (a) ranked in upper 20% of class or (b) "B" average or better or (c) 3 point average if a 1-2-3-4 numerical grading system applied or (d) included on Dean's List, Honor Roll or equivalent.

Liability and Medical Payments only: If Class 2A applies and the auto would be classified as 3 or 1C above as to usage, apply such 3 or 1C rate rather than 2A less 25% (although the classification of the auto remains 2A and such rating does not produce eligibility for Two or More Cars above nor may Driver Training Credit be deducted from the 1C or 3 rate).

Performance Vehicles -- For 1971 and later model automobile, if symbol indicates other than "Standard Performance" (i = Intermediate; h = High; s = Sports), MULTIPLY developed premium by factor indicated: Intermediate (i) -1.10, Sports (s) -1.10, high (h) -1.20.

All information based on Family or Standard Policy for Arkansas.
All rates based on "Safe-Driver" plan presently in effect in Arkansas.
Safe-Driver plan is described as rates used when there have been no chargeable accidents or chargeable violations during the 36 months immediately prior to the application date or renewal date.

Liability Territory Codes
Territory 1 - Little Rock
Territory 2 - Fort Smith
Territory 5-6-7- (Same rate) Remainder of State

To use the tables on pages 176 and 177 to find an annual liability premium for 25/50/10 for a 2A rated driver, first look in the territory chart that applies. For example, territory (01) under the column headed Bodily Injury. With one hand run down the column until you reach the row labeled 2A on the left. You will find the number 113. This means the annual premiums for 25/50 BI is $113.00. To find 10 property damage, run down column headed 10 until you are opposite 2A and you will find the number 55. This tells you the premium will be $55 annually, thus, the total premium for 25/50/10 per year will be $113 + $55 = $168 for 2A rated driver. If you wish medical payments, choose the amount and proceed as above. Thus, the premium for $2,000 medical payments for same 2A driver would be $19.

It is to be noted that the 20% discounts for 2-car discounts are already figured. All you have to do is read the appropriate line that applies to the driver classification. The same is true for driver training credit, when it applies. Example: the rate for a 2A rated driver with driver's education wishing to buy 25/50 bodily injury liability would look in column headed by 25/50 and go down to line identified as 2A-10% and read the answer where column and line cross. The number, to nearest whole dollar, is 102 or $102 per year. This is 10% less than the number 113 immediately above. If this driver wishes uninsured motorist protection, he would add a $6 premium making total premium of $108 per year.

To figure premiums for comprehensive and collision, use the tables on pages 178 and 179. First, on page 178, find the car you have by model, name and engine type. Thus, if you have a '72 Swinger, you will note all engines are rated the same, and the symbol for comprehensive and collision is 4. Now turn to page 179. At top of comprehensive table you will see these symbols in the various group columns (1) through (7). Under the group column numbers, the 1, 2-3, 4 sub-headings indicate the age of the car. Thus, 1 means 1972 or new car, the 2-3 classification means 1970-71 model cars, and the 4 indicates 1969 or older cars. To find the yearly premium on a $50 deductible comprehensive policy for a '72 Dodge Swinger, look under group column 4, column 1 opposite $50 deductible (2nd line) and read the number 26. Thus the comprehensive yearly premium is $26. To find the premium for a $100 deductible collision policy for this driver (2A) and his new car, look in the $100 deductible table (bottom page 179), in group column 4 under column 1 opposite 2A and read the number 107. Thus, the yearly premium for $100 deductible is $107 on the '72 Swinger.

NOTE: Under basic coverage class on page 179, the 1 refers to 1A, 1B, 1C, and 1F refers to 1AF all described on page 173.

FAMILY OR STANDARD POLICY—ANNUAL LIABILITY PREMIUMS

TERRITORY (01)

BASIC	BODILY INJURY						PROPERTY DAMAGE					MEDICAL PAYMENTS							
RATING												*TABLE A				*TABLE B			
CLASS	10/ 20	15/ 30	20/ 40	25/ 50	50/ 100	100/ 300	5 M	10 M	25 M	50 M	100 M	500	1M	2M	5M	500	1M	2M	5M
DRIVING RECORD SUB-CLASS "0"																			
1A	48	54	57	59	65	72	27	28	29	31	32	11	13	14	17	10	12	13	15
1A-20%**	38	43	46	47	52	57	22	23	23	24	25	9	10	11	14	8	10	10	12
1B	54	60	64	66	73	80	30	32	32	34	35	12	14	15	18	11	13	14	16
1B-20%	43	48	51	53	58	64	24	25	26	27	28	10	11	12	14	9	10	11	13
1C	71	80	84	87	96	106	39	41	42	44	46	14	15	17	20	13	14	15	18
1C-20%	57	64	68	70	77	85	31	33	34	35	37	11	12	14	16	10	11	12	14
1AF	34	38	40	42	46	51	19	20	21	21	22	10	12	14	16	9	11	12	14
1AF-20%	27	30	32	33	37	41	15	16	16	17	18	8	10	11	13	7	9	10	11
3	73	82	87	90	99	109	41	43	44	46	48	14	15	17	20	13	14	15	18
2A	92	103	109	113	124	137	52	55	56	59	61	15	17	19	21	14	16	17	20
2A-10%***	83	93	99	102	112	123	47	49	51	53	55	14	15	17	19	13	14	15	18
2C	150	168	179	185	203	224	84	88	91	95	99	21	23	25	27	20	22	23	26
2C-10%	135	151	161	166	182	201	76	79	82	85	89	19	21	23	24	18	20	21	23
2AF	65	73	77	80	88	97	37	39	40	42	44	13	14	16	19	12	14	14	17
2AF-10%	59	66	70	72	79	87	33	35	36	38	39	12	13	14	17	11	13	13	15
2CF	105	118	125	129	142	156	59	62	64	67	70	17	19	20	23	16	18	19	21
2CF-10%	95	106	112	116	128	141	53	56	57	60	63	15	17	18	21	14	16	17	19

*Table A applies for individual ownership of (1) a single automobile and (2) the automobile with the highest rated classification of a multiple car risk. Table B applies for (1) all additional individually owned automobiles of a multiple car risk.

**Per car discount when eligible for two car discount.

*** Discount rate for drivers training credit.

Note: Uninsured motorist coverage of 10/20, not included above-
$6.00 per year, first car; $5.00 for each additional car.

Above rates do not reflect good student credit.

TERRITORY (02)

BASIC RATING CLASS	BODILY INJURY						PROPERTY DAMAGE					MEDICAL PAYMENTS							
												*TABLE A				*TABLE B			
	10/ 20	15/ 30	20/ 40	25/ 50	50/ 100	100/ 300	5 M	10 M	25 M	50 M	100 M	500	1M	2M	5M	500	1M	2M	5M
Driving Record Sub-Class "0"																			
1A	30	34	36	37	41	45	20	21	22	23	24	9	11	13	15	9	10	11	14
1A-20%	24	27	29	30	32	36	16	17	17	18	19	7	9	10	12	7	8	9	11
1B	33	37	39	41	45	49	21	22	23	24	25	9	11	13	15	9	10	11	14
1B-20%	26	30	31	32	36	39	17	18	18	19	20	7	9	10	12	7	8	9	11
1C	43	48	51	53	58	64	28	29	30	32	33	11	13	14	17	10	12	13	15
1C-20%	34	39	41	42	46	51	22	24	24	25	26	9	10	11	14	8	10	10	12
1AF	21	24	25	26	28	31	14	15	15	16	17	9	10	12	14	8	9	10	13
1AF-20%	17	19	20	21	23	25	11	12	12	13	13	7	8	10	11	6	7	8	10
3	45	50	54	55	61	67	30	32	32	34	35	11	13	14	17	10	12	13	15
2A	57	64	68	70	77	85	37	39	40	42	44	12	14	15	18	11	13	14	16
2A-10%	51	57	61	63	69	76	33	35	36	38	39	11	13	14	16	10	12	13	14
2C	93	104	111	114	126	139	60	63	65	68	71	15	17	19	21	14	16	17	20
2C-10%	84	94	100	103	113	125	54	57	58	61	64	15	15	17	19	13	14	15	18
2AF	40	45	48	49	54	60	26	27	28	29	31	10	12	14	16	9	11	12	14
2AF-10%	36	40	43	44	49	54	23	25	25	26	28	9	11	13	14	8	10	11	13
2CF	65	73	77	80	88	97	43	45	46	49	51	13	14	16	19	12	14	14	17
2CF-10%	59	66	70	72	79	87	39	41	42	44	46	12	13	14	17	11	13	13	15

TERRITORY (05,06,07)

BASIC RATING CLASS	BODILY INJURY						PROPERTY DAMAGE					MEDICAL PAYMENTS							
												*TABLE A				*TABLE B			
	10/ 20	15/ 30	20/ 40	25/ 50	50/ 100	100/ 300	5 M	10 M	25 M	50 M	100 M	500	1M	2M	5M	500	1M	2M	5M
DRIVING RECORD SUB -CLASS "0"																			
1A	34	38	40	42	46	51	21	22	23	24	25	10	12	14	16	9	11	12	14
1A-20%	27	30	32	33	37	41	17	18	18	19	20	8	10	11	13	7	9	10	11
1B	34	38	40	42	46	51	21	22	23	24	25	10	12	15	16	9	11	12	14
1B-20%	27	30	32	33	37	41	17	18	18	19	20	8	10	11	13	7	9	10	11
1C	49	55	58	60	66	73	31	33	33	35	37	11	13	14	17	10	12	13	15
1C-20%	39	44	47	48	53	58	25	26	27	28	29	9	10	11	14	8	10	10	12
1AF-	24	27	29	30	32	36	15	16	16	17	18	9	10	12	14	8	9	10	13
1AF-20%	19	22	23	24	26	29	12	13	13	14	14	7	8	10	11	6	7	8	10
3	51	57	61	63	69	76	32	34	35	36	38	12	14	15	18	11	13	14	16
2A	65	73	77	80	88	97	41	43	44	46	48	13	14	16	19	12	14	14	17
2A-10%	59	66	70	72	79	87	37	39	40	42	42	12	13	14	17	11	13	13	15
2C	122	137	145	150	165	182	77	81	83	87	91	19	20	22	25	18	20	20	23
2C-10%	110	123	131	135	148	164	69	73	75	78	82	17	18	20	23	16	18	18	21
2AF	45	50	54	55	61	67	28	29	30	32	33	11	13	14	17	10	12	13	15
2AF-10%	41	45	48	50	55	60	25	26	27	28	30	10	12	13	15	9	11	12	14
2CF	86	96	102	106	116	128	54	57	58	61	64	15	17	19	21	14	16	17	20
2CF-10%	77	87	92	95	104	115	49	51	52	55	57	14	15	17	19	13	14	15	18

1972 MODELS

(i) indicates Intermediate Performance Car

(h) indicates High Performance Car

MODEL NAME AND BODY STYLE	ENGINE TYPE	SYMBOL
GREMLIN	All	3
VEGA	All	3
CAMARO	All except L, U	4
	L	h5
	U	i4
CHEVELLE MALIBU	All except W	4
	W	i4
MONTE CARLO	All except W	4
	W	i4
BEL AIR	All	4
IMPALA 6 cyl	All	4
IMPALA 8 cyl	All	5
CAPRICE	All	5
CORVETTE	K	6
	L	h7
	W	i6
DART & DART DEMON 6 cyl	All	3
DART & DART DEMON 8 cyl	All	4
SWINGER	All	4
CHARGER & CHARGER COUPE 6 cyl	All	4
CHARGER & CHARGER COUPE 8 cyl	G, H, M	4
	P	i4
	U, V	h5
PINTO	W	2
MUSTANG 6 cyl	All	4
MUSTANG 8 cyl Except Convertible	F, H	4
	Q, R	i4
GALAXIE 500 8-cyl 2-Door Hardtop & 4-Door Sedan	All	4
FORD LTD	All	5
THUNDERBIRD	All	6

FAMILY OR STANDARD POLICY - ANNUAL PREMIUMS

ENTIRE STATE

COMPREHENSIVE - ACV

COVERAGE	SYMBOL AND AGE GROUP (1)			(2)			(3)			(4)			(5)			(6)			(7)		
	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4
Full	31	27	19	37	31	22	45	38	27	56	47	33	71	61	43	90	77	54	114	97	6
$50 DED.	14	12	9	17	14	10	21	18	12	26	22	15	33	28	20	42	35	25	53	45	3

$50 DEDUCTIBLE COLLISION

	SYMBOL AND AGE GROUP (1)			(2)			(3)			(4)			(5)			(6)			(7)		
	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4
DRIVING RECORD SUB - CLASS "O"																					
1 1-10%	48 43	42 38	36 32	56 50	49 44	43 39	65 59	58 52	49 44	76 68	66 59	57 51	87 78	77 69	65 59	97 87	85 77	73 66	105 95	93 84	79 71
1F 1F-10%	33 30	29 26	25 23	39 35	35 32	30 27	46 41	41 37	35 32	53 48	47 42	40 36	60 54	54 43	46 41	68 61	60 54	51 46	74 67	65 59	55 50
3	60	52	45	71	62	54	82	72	62	94	83	71	109	96	82	122	106	92	132	116	[illegible]
2A 2A-10%	81 73	71 64	60 54	95 86	84 76	72 65	111 100	99 89	84 76	128 115	113 102	97 87	147 132	130 117	111 100	165 149	145 131	124 112	179 161	157 141	134 121
2C 2C-10%	107 96	94 85	81 73	127 114	111 100	96 86	147 132	130 117	111 100	170 153	150 135	128 115	196 176	173 156	147 132	218 196	191 172	165 149	237 213	208 187	[illegible] [illegible]
2CF 1CF-10%	75 68	65 59	56 50	88 79	78 70	67 60	104 94	91 82	78 70	120 108	105 95	90 81	137 123	121 109	104 94	153 138	134 121	116 104	167 150	146 131	[illegible] [illegible]

$100 DEDUCTIBLE COLLISION - ENTIRE STATE

BASIC RATING CLASS	SYMBOL AND AGE GROUP (1)			(2)			(3)			(4)			(5)			(6)			(7)		
	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4	1	2-3	4
DRIVING RE CORD SUB CLASS "O"																					
1 1-10%	31 28	26 23	23 21	43 39	37 33	32 29	53 48	46 41	40 36	63 57	55 50	47 42	73 66	64 58	54 49	82 74	71 64	61 55	89 80	78 70	67 60
1F 1F-10%	21 19	19 17	16 14	30 27	26 23	23 21	37 33	32 29	28 25	44 40	39 35	33 31	51 46	45 41	38 34	57 51	50 45	43 39	63 57	54 49	47 42
3.	38	33	29	54	47	41	66	58	50	79	69	59	92	80	68	102	89	77	111	98	84
2A 2A-10%	52 47	45 41	39 35	72 65	64 58	55 50	89 80	78 70	68 61	107 96	94 85	80 72	124 112	109 98	93 84	139 125	122 110	104 94	152 137	133 120	114 [illegible]
2C 2C-10%	69 62	60 54	52 47	96 86	84 76	73 66	119 107	104 94	90 81	142 128	124 112	105 95	165 149	144 130	122 110	184 166	161 145	138 124	201 181	176 158	153 [illegible]
2AF 2AF-10%	37 33	31 28	27 24	51 46	44 40	38 34	63 57	54 49	48 43	75 68	65 59	55 50	87 78	76 68	65 59	97 87	85 77	73 66	[illegible] 95	93 84	80 72
2CF 2CF-10%	48 43	42 38	37 33	67 60	60 54	51 46	83 75	72 65	63 57	99 89	88 79	74 67	116 104	101 91	86 77	129 [illegible]	113 102	97 87	[illegible] 127	123 111	105 95

Questions:

1. Why are the various premiums on Auto Insurance higher in Little Rock than in either Jonesboro or Paragould?

2. Why do past auto accidents in a locality affect the insurance rates?

3. Which types of automobile insurance are higher for older cars? Why?

4. Which types of automobile insurance would be higher for a new car? Why?

5. What does 10/20/5 mean?

6. Why are sports cars rated so high in insurance premium tables?

7. Which type automobile insurance protects the other fellow and his property?

8. What class driver are you?

9. Who is classified as a "3" driver for insurance purposes?

10. What reductions are given for "two-car discounts"?

11. Does Driver Education reduce your automobile insurance premiums?

12. Compare in the tables your own liability insurance rate with that of your father. Use any amount of coverage you choose.

13. Using tables in this unit, what is the difference in premiums for 50/100 liability for 2C rated drivers in Little Rock and Wynne? Fort Smith and Jonesboro?

14. Find in the tables of this unit the annual premium, class 2AF driver, for 50/100/25 liability plus $5,000 medical payment, Territory (05, 06, 07), if it is only car owned?

15. What does "$50 deductible" mean on comprehensive or collision?

16. Why are premiums for $50 deductible comprehensive so much cheaper than full comprehensive?

17. Do you think $100 deductible comprehensive would be less expensive than $50 deductible on any type car? Why?

18. What is the premium for a 1F driver for $100 deductible collision insurance if he owns a 1969 Chevelle Malibu with W-type engine?

19. Find the following premiums for one year:

Driver Class	Type Car	Territory	Liability Bodily Injury	Liability Prop. Dam.	Med. Pay	Collision	Comp.
1A	70 Corvette L-type engine	05, 06, 07	100/300	100	5 M	$100 ded.	$50 ded.
1AF	72 Ford LTD	02	15/30	25	2 M	50 ded.	Full
	67 Bel Air	02	15/30	25	2 M	100 ded.	50 ded.
3	71 T-Bird	01	50/100	50	5 M	50 ded.	50 ded.
2A-10%	69 Camero U-type engine	05, 06, 07	10/20	10	1 M	50 ded.	50 ded.

3½					6
2		3	3½		4½
1¼					
½					

20. Can you find the pattern and finish this? This is not a Magic Square.

FIRE INSURANCE

Of all the types of insurance available, there is one type that you should not be without -- fire insurance. If you own your home, you should have fire insurance on both the house and its contents. If you are a renter, you should buy fire insurance on the contents, which is your personal property, unless you are renting a furnished apartment; even then you probably have some personal property that needs insuring. These policies cover not only fire damage, but damage caused by lightning, smoke, water and chemicals used by the fire department in trying to control the fire, plus breakages caused by firemen while fighting the fire. For an additional premium, it is possible to buy coverage for losses caused by these hazards: windstorm, hail, explosion, riot, aircraft, vehicles, and earthquake. These extra coverages are known as EC or extended coverage. Usually, you would be better off to buy a homeowner's policy which would be cheaper and cover quite a bit more risks such as thefts, and losses while away from home such as leaving a coat on a bus, medical payments and accidental bodily injury to another. The risks covered in a fire insurance policy are clearly stated in the policy and should be read very carefully by the policy holder. Failure to read the policy might cost the policy holder some protection to which he was entitled. First, if he suffers a loss, he might think it was not included and lose any compensation due under the policy by failure to file a claim. Second, he might file a claim for a loss thinking it was covered by the policy, and had he read his policy it was a specific exclusion which caused his loss.

Fire insurance rates are determined by two factors -- namely, the size town you live in and the kind of house you live in. The amount and type of fire protection provided by your town, as determined by the Insurance Rating Bureau, helps decide the rating you pay. The bigger the town, the more fire protection, and the lower the insurance rates. In towns, the number of fire stations per number of houses and their distance from these homes, as well as size of water mains and number of fireplugs are factors in determining the class of fire protection for a town. Also, does the town have a volunteer or paid, part-time or full-time, fire department? This helps to determine class.

"ALL KINDS
OF BROTHERS
DIG ON MATH"

$E=Mc^2$

In Arkansas the possible fire insurance classifications used and examples of each are:

Class	Typical City
1	None
2	None
3	Little Rock (only one in Arkansas)
4	North Little Rock
5	Jonesboro (including Nettleton)
6	Blytheville, Paragould, and Osceola
7	Marked Tree, Walnut Ridge, and Wynne
8	Turrell, Monette, and Parkin
9	Bono
10	Egypt, Rivercrest, and any unincorporated town and rural property anywhere.

The other factor, the type of house in which you live, helps determine your premium rates. Is it made of wood (frame) or brick (masonry)?

Rates are usually quoted by the hundred dollars or by the thousand dollars or both. You can usually buy a policy for one year, three years, or five years. The longer the term, usually the cheaper the overall rate, because you are eliminating some bookkeeping and clerical work by buying the longer policy. If you buy a policy of more than one years length, the premiums are usually paid in three or five installments with the first one being slightly more than the remaining ones, which are equal. This is to take care of setting up a file in your name and other record keeping responsibilities. Generally, the index for a three-year policy is about 2.7 times a one-year policy and a 5-year policy is about 4.4 times a one-year policy.

The roof of your house affects the rates also. Composition shingles, slate shingles, and metal roofs are all approved roofing, whereas wood shingles are unapproved and cause the rates to be higher.

Sometimes, fire insurance can be bought for periods of less than one year. This is called short term insurance. Rates for this are usually figured proportionately after a small fee is added for clerical work. Add 10% of annual rate and then take 1/2 of the year's premium to get a 6-mo. premium.

As an example, on an annual premium of $100, add $10, and then take 1/2 for a 6-month's premium of $55.

If a policy is canceled for any reason before its termination, a refund of the unused premium is usually made on a prorated basis. Thus, if after 60 days, a one-year policy is canceled, the refund would be 365 - 60 = 305 days unused. Therefore, 305/365 = 61/73 times premium would be refunded.

In ordinary fire insurance, the insurance company will pay any loss up to the amount of the policy. The amount of the loss paid by the company is called indemnity; the total amount of the insurance is the face value. Under terms of an ordinary policy of $8,000, if a loss of $6,000 is sustained the company will pay all of the $6,000 loss. Whereas, if the same $8,000 policyholder suffers $9,000 loss, the company will pay only $8,000 with the policyholder standing the remaining $1,000 loss. No insurance company will ever pay more than the face value of the policy held by the owner.

In some states, any or all companies may write policies containing what is known as an 80% clause. This merely means that an owner agrees to insure his property for at least 80% of its real value in return for a cheaper rate. For example, if he insures for 3/4 of 80% of its value, the company will pay only 3/4 of any damage claim and the owner will have to absorb the rest of the loss himself. Example: a man insures his $20,000 home for $12,000. Since 80% of $20,000 is $16,000 (.80 x 20,000), the home is underinsured - not enough. The owner suffers a $8,000 loss caused by fire. The company will pay only $12,000/$16,000 or 3/4 of the claim. Therefore, 3/4 x $8,000 = $6,000. The remaining $2,000 is the owner's loss.

Questions:

1. Why is fire insurance the most important type?

2. What is "extended coverage?"

3. Why are fire insurance rates in rural areas much higher than those in nearby towns and cities?

4. Why can you insure a brick home at a lower rate than a wooden or frame house?

5. Is a fire caused by an electrical shortage in the wiring of a house covered by fire insurance?

6. If your home is destroyed by a tornado, will the loss be covered under a fire policy?

7. Find your town in the chart on page 183. What is it's fire rating classification?

8. Using the tables on page 186, find the annual premium you would pay for $9,000 fire insurance on a frame home with wood shingle roof that you live in. Be sure you use your own class chart.

9. If you own rental property valued at $12,000 find the annual premium. The house is brick with approved roof insured for 80% of value. Use class of the town you live in to determine rate.

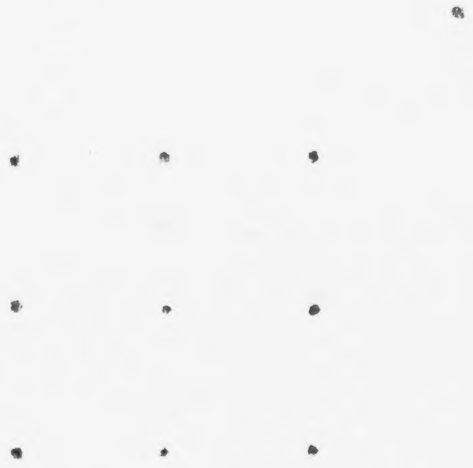
10. What is the annual premium on an owner occupied brick house insured for $14,500 that is located 5 miles outside of Jonesboro city limits? It's contents are insured for $7,500. Find the premium for contents and total premiums paid.

11. H. Smith insured his $16,000 home for $10,000. He suffered a fire loss of $6,400. What is the indemnity paid by his insurance company?

12. D. McCulley rents a frame house in Paragould and he wishes to insure his personal belongings against loss by fire for $4,800. What is his annual premium?

TEN DOTS

Without taking your pencil off the paper, can you draw four straight lines which will pass through every one of these dots?



INSURANCE RATES FIRE ONLY

Dwelling and Contents — Approved Roof — Owner Occupied

CLASS	Yearly Rate Per M				Yearly Rate Per Additional C			
	Dwelling		Contents		Dwelling		Contents	
	Masonry	Frame	Masonry	Frame	Masonry	Frame	Masonry	Frame
1	None							
2	None							
3	$ 11.40	$15.50	$ 11.40	$15.50	$ .04	$ .05	$ .04	$ .05
4	11.60	15.70	11.60	15.70	.06	.07	.06	.07
5	11.80	15.90	11.80	15.90	.08	.09	.08	.09
6	12.20	16.30	12.20	16.30	.12	.13	.12	.13
7	13.20	17.30	13.20	17.30	.22	.23	.22	.23
8	13.60	18.10	13.60	18.10	.26	.31	.26	.31
9	15.90	20.00	15.90	20.00	.29	.50	.29	.50
10	17.30	21.80	17.30	21.80	.43	.68	.43	.68

Dwelling and Contents — Approved Roof — Not Owner Occupied

1	None							
2	None							
3	$ 14.25	$19.35	$11.40	$15.50	$ .05	$ .06	$ .04	$ .05
4	14.55	19.65	11.60	15.70	.08	.09	.06	.07
5	14.75	19.85	11.80	15.90	.10	.11	.08	.09
6	15.25	20.35	12.20	16.30	.15	.16	.12	.13
7	16.55	21.65	13.20	17.30	.28	.29	.22	.23
8	17.05	22.65	13.60	18.10	.33	.39	.26	.31
9	19.85	25.05	15.90	20.00	.36	.63	.29	.50
10	21.65	27.25	17.30	21.80	.54	.85	.43	.68

NOTE: If unapproved roof, add $2.50 to BOTH building and contents premiums. ALL rural property and its contents — Class 10

WM. J. BLOCK
C.P.C.U.

W. B. FISHER

M. F. BLOCK CO.

GENERAL INSURANCE
TEL. 501-236-8744
216 W. EMERSON — P. O. BOX 640
PARAGOULD, ARKANSAS 72450

1. An insured elects to carry 80% of value insurance on a building in order to receive a credit of 25% on the rate. Assume that at the time he takes the coverage the building is valued at $10,000. He takes a policy in the amount of $8,000. Over a period of three years due to inflation and some improvements the building value has increased to $12,000; however, the insured has failed to increase the amount of insurance. Figure the amount the insured would be penalized in the event of a $4,000 fire loss.

2. A 3-year policy on a commercial building is taken out in the amount of $55,000. This particular building is rated by the State Rating Bureau and has a fire insurance rate of $0.612 per hundred and an extended coverage rate of $.23 per hundred. Find the first year's total premium. If the second and third year's premiums are each discounted 12%, find the second and third year's premiums each. What is the total cost of the three year policy?

3. If the rate on your store building was $1.60 per $100 for anything less than $9,000, but a 20% discount was given for any policy written for more than $9,000, which would be the least expensive, and by how much. An $8,000 fire insurance policy or a $9,500 fire insurance policy?

4. A windstorm loss occurred to the roof of a home. The insurance policy covering the house provided that the company shall be liable only when such loss exceeds $50. The loss is between $50 and $500, the company will be liable for 111% of the loss in excess of $50, and when the loss is $500 or more, the loss deductible clause will not apply. How much will the company pay on the following windstorm losses:

   (a) $45 (b) $350 (c) $800

HOMEOWNERS INSURANCE

If your home was destroyed, could you afford to replace it and the contents? Most of us could not.

A homeowner's policy is possibly the best buy you can find. Always check to be sure of a company's reliability before you buy. Don't buy and regret it later.

Whether you own your home or rent it, you need protection for yourself and your personal items.

This type of insurance covers fire, lightning damage and the usual extended coverage. This includes loss by theft or fire of personal items damaged elsewhere than in one's own house, medical payments for injuries sustained by others on your property, accidental injury you might cause to others, and damage you might do to other's property. Examples: loss from break in, loss of a coat left accidentally on a bus, doctor bills for someone who slipped on your icy steps and broke a leg while visiting you, a broken arm caused by your rough tackle in backyard football game, or a ball batted through a neighbor's window.

Usually homeowners insurance is sold only in 3-year policies and the premiums are rounded off to the nearest dollar. They are also, as fire insurance, determined by size of town and type of house construction.

In the following table the numbers "1 and 2" refer to all perils except fire and lightning while "1 only refers to all perils except windstorm and hail. You can also get coverage that includes all of these.

1. Can you think of something covered by a homeowners policy not mentioned above?

2. What is the group determination for a frame house in Turrell? In Blytheville? In Osceola? (use tables on pages 183 and 190)

3. Find the group determination for a rural frame house. A brick house in Jonesboro. A brick house in Marked Tree.

4. In the tables, find the cost of a 3-year homeowners policy in the amount of $10,000 in your town for a brick house excluding wind and hail only.

5. Using the tables, find the premium for a 3-year $12,000 homeowners policy on a brick home in Paragould, excluding fire and lightning only.

6. With homeowners coverage excluding windstorm and hail, how much cheaper is it to get $20,000 insurance in Jonesboro compared to Turrell, on a frame dwelling? Can you suggest any reason for this difference?

7. In your home community will the nearest fire department go to a rural home? If so how much do they charge?

8. Why do you think the insurance on a brick home is cheaper than on a frame type home? Remember, they are both made of wood on the inside.

9. Junior Harrison insured his home for $12,000. He had a small workshop behind his house. It and the contents were destroyed by fire. He placed a value of $1,500 on the building and contents. Outside buildings are covered at 10% of the coverage on his home. How much of this would the insurance cover?

10. Bobby had a $15,000 homeowners policy. Lightning struck his home and destroyed the following: a $500 color T.V., a $450 refrigerator and a $580 air conditioner.
    (a) What was the value of the property destroyed?
    (b) How much was covered by his policy?

11. A tornado destroyed Pete Baker's home. It was insured for $14,000 and covered $1,400 in living expenses. While his home was being rebuilt, it cost him $1,600 to live elsewhere. How much of this did the insurance cover?

12. Marvin Turner has a $12,000 homeowners policy. On a recent fishing trip, someone put the "five finger" on his new $129 boat and $275 motor. What amount did the insurance cover?

13. On a recent duck hunt Susan received a load of No. 5's from her partner, Joe. The damage amounted to $60 for the shot removal and puncture repairs. Upon impact, Susan left the boat. She lost her $212 Browning shotgun and her $50 glasses. This is covered under Joe's medical and liability section of his homeowners insurance. How much was the claim?

PREMIUM GROUP DETERMINATION

Protection Class	Brick Veneer	Frame
1-3	1	2
4-5	2	3
6	3	4
7	5	6
88	6	7
9	7	8
10	8	9

1. For amounts not shown on premium tables below the figure to the right of each 3-year prepaid premiums under heading "per C", is the whole cents rate per $100 for any amount, between the amount for which the figure is shown, and the next following amount.

2. For each dwelling with unapproved roof, increase the 3-year premium by $14.

HOMEOWNERS 3-YEAR RATES

Amount Coverage	Group 2				Group 3				Group 4			
	1 and 2		1 only		1 and 2		1 only		1 and 2		1 only	
	Rate	Per C	Rate	Per C	Rate	Per C	Rate	Per C	Rate	Per C	Rate	Per C
8,000	$167	$.40	$209	$ .50	$182	$.40	$224	$ .50	$207	$ .50	$246	$.60
9,000	171	.40	214	.50	186	.50	229	.60	212	.50	252	.60
10,000	175	.50	219	.50	191	.40	235	.50	217	.50	258	.60
11,000	180	.40	224	.50	195	.50	240	.60	222	.50	264	.60
12,000	184	.60	229	.80	200	.60	246	.80	227	.70	270	.90
13,000	190	.80	237	1.00	206	.90	254	1.10	234	1.00	279	1.20
14,000	198	.60	247	.80	215	.70	265	.80	244	.80	291	.90
15,000	204	1.00	255	1.30	222	1.10	273	1.40	252	1.30	300	1.50
16,000	214	1.00	268	1.20	233	1.10	287	1.30	265	1.30	315	1.50
17,000	224	.90	280	1.10	244	.90	300	1.10	277	1.00	330	1.20
18,000	233	1.00	291	1.20	253	1.10	311	1.40	287	1.30	342	1.50
19,000	243	1.00	303	1.30	264	1.10	325	1.40	300	1.20	357	1.50
20,000	253	1.20	316	1.50	275	1.40	339	1.60	312	1.60	372	1.80
21,000	265	1.00	331	1.30	289	1.10	355	1.40	328	1.20	390	1.50
22,000	275	1.30	344	1.60	300	1.30	269	1.60	340	1.50	405	1.80

Amount Coverage	Group 5				Group 6				Group 7			
	1 and 2		1 only		1 and 2		1 only		1 and 2		1 only	
	Rate	Per C	Rate	Per C	Rate	Per C	Rate	Per C	Rate	Per C	Rate	Per C
8,000	221	.60	266	.60	244	.50	285	.70	285	.70	330	.80
9,000	227	.50	272	.70	249	.60	292	.70	292	.70	338	.70
10,000	232	.60	279	.60	255	.60	299	.70	299	.70	346	.80
11,000	238	.50	285	.70	261	.60	306	.70	308	.70	354	.80
12,000	243	.80	292	.90	267	.90	313	1.10	313	1.10	362	1.20
13,000	251	1.10	301	1.30	276	1.20	324	1.40	324	1.40	174	1.60
14,000	262	.80	314	1.00	288	.90	338	1.00	338	1.00	390	1.20
15,000	270	1.30	324	1.60	297	1.50	348	1.70	348	1.70	402	2.00
16,000	283	1.40	340	1.60	312	1.50	365	1.80	365	1.80	422	2.00
17,000	297	1.10	356	1.30	327	1.20	383	1.40	383	1.40	442	1.60
18,000	308	1.30	369	1.70	339	1.40	397	1.70	397	1.70	458	2.00
19,000	321	1.40	386	1.60	353	1.50	414	1.80	414	1.80	478	2.00
20,000	335	1.60	402	1.90	368	1.80	432	2.00	432	2.00	498	2.50
21,000	351	1.30	421	1.60	386	1.50	452	1.80	452	1.80	523	2.00
22,000	364	1.70	437	2.00	401	1.80	470	2.10	470	2.10	543	2.40

LIFE INSURANCE

Life insurance is really an investment for the future. It is a plan of guaranteed financial security for one's family in the event of one's death. It is really a type of savings whereby a person, through monthly, quarterly, semi-annual, or annual premiums, pays to a company specified amounts based on one's age at the time of inception of the policy and the type of policy one desires. The company, in a sense, is a collection agent for thousands of people who want to save for their families' future. They, in turn, invest the paid premiums collectively at prevailing interest rates and then allow interest on premiums so it will build up faster in accordance to the plan selected. The major insurance companies employ skilled, professional mathematicians called actuaries, whose job it is to compile information on people of all age groups, as to their number and how long they can be expected to live. From this it can then be determined what to charge for premiums for the various types of insurance offered based on how long any given individual will live to pay his premiums.

There are many types of life insurance, some have a cash value that builds up the longer it is kept in force. Other types of life insurance have a cash "surrender" value, i.e., they can be "cashed-in" at any time the policy holder wishes to cancel his insurance. This cash value of a policy is also the amount the insured can borrow on his insurance using it for collateral.

The terms frequently used in life insurance are very similar to those in other types of insurance. *Face value* of the policy is the amount for which the policy is written. The *insured* is the person whose life the policy covers and the *beneficiary* is the person or persons named by the insured that are to receive the insurance money upon that person's death.

Some of the more popular types of life insurance being sold today are

1. Term
2. 20-year pay
3. Endowment
4. Annuity
5. Ordinary or whole life
6. Paid-up at certain age level

Term insurance is the cheapest type of all life insurance to buy. It is insurance that can be bought for specified periods of time such as, a 5-year term, or a 10-year term, after which time it must be renewed at a premium higher than before that corresponds to the insured's increased age level group premium. Term insurance has no cash value and cannot be canceled for cash paid into it. After expiration of stated term, you are not insured unless it is renewed.

Ordinary life or whole life is insurance where the premiums are paid periodically as long as the insured lives.

Twenty-year pay is, as the name implies, a limited pay type where the premiums are paid for a fixed period-20 years-but the person is insured for the rest of his life. There are also 30-year payment policies at slightly reduced rates.

Paid-up age level insurance is very similar to 20-year or 30-year pay. When you reach a certain age, such as 65 or 85, the premium stops, and the insurance is paid up.

Endowment insurance is the most costly of all types of insurance on the market. The insured pays premiums and is insured for a fixed period, usually twenty years, and then receives cash for the face value of the policy. It is the only type that the insured can collect himself, i.e., the only one in which he is his own beneficiary.

Another type of life insurance that today is rapidly gaining in popularity is the Life Annuity. In this type of insurance, the person buying the annuity has his employer withhold a stated amount of his pay periodically-usually monthly-for the annuity. The employer then turns over the premiums to an insurance company specializing in annuities, which in turn invests the premiums at a high rate of interest. When the insured or owner of the annuity contract reaches retirement age or 65, he then receives for the rest of his life monthly payments, which in part replaces his regulär paycheck. This has two major benefits to the person buying the annuity. First, the annuity is tax-sheltered. It reduces the amount of income tax paid while working on the job. Annuities are taxed as they are paid out to the holder after retirement when his income is greatly reduced. Second, the annuity guarantees the retired person a source of income for his old age when he might not otherwise be able to work.

The following table gives rates for some of the more widely known policies being sold today. For insurance purposes, your age is figured to nearest, not past birthday.

YOUR LIFE INSURANCE IS THE ONLY
KIND OF INSURANCE THAT
CAN'T HELP
YOU!

TOWN & COUNTRY

FARM
PERSONAL
INDUSTRIAL
COMMERCIAL

C. G. POLLOCK
TOMMY D. THORNE
ROBERT E. ADKINS
GARLAND KIRKPATRICK

Insurance Agency, Inc.

424 SOUTHWEST DR. — JONESBORO, ARKANSAS 72401

TELEPHONE 932-7448 OR 932-3353

LIFE INSURANCE RATES
Per year - Per thousand

Issue age	*Term 10 year	**20 year pay	**Ordinary life	**Paid-up age 65	**Paid-up age 85
15	3.27	16.36	9.12	9.76	9.49
20	3.52	18.41	10.58	11.50	11.00
25	3.70	20.70	12.35	13.71	12.85
30	4.00	23.47	14.62	16.69	15.22
35	4.75	26.83	17.59	20.85	18.30
40	6.48	30.93	21.45	26.83	22.29

* Renewable and convertible

** Each plan accumulates a cash surrender value

To determine premium for payment method other than annual premium; multiply applicable premium shown by .51 for semi-annual, .26 for quarterly, and .0883 for monthly.

Questions:

1. In the table, find the age when it is cheapest to buy insurance of any type. Why is this?

2. Do you have any life insurance?

3. What is the per cent of increase of premiums at age 40 over age 15 for term insurance? Ordinary life?

4. In the table, can you explain why 20-year pay has the highest premiums of all types for age 20?

5. Can you explain why a company would need to charge more for monthly premiums rather than annual premiums?

6. What per cent more per year will a person be charged for monthly premiums rather than annual premiums?

7. Find the annual premiums on a term policy taken at age 20 in the amount of $10,000.

8. Mr. Yarbrough buys a 20-year pay policy at age 20 for $8,000. What are his monthly premiums?

9. J. Rainbolt waits until he is 30 to buy an ordinary life policy for $6,000. What are his quarterly premiums?

10. L. Clay buys a $5,000 life policy at age 40 that is to be paid up at age 65. If he pays his premiums semi-annually, what is his total cost in premiums when it is paid up?

% CROSS NUMBER PUZZLE

1.	2.	▨	3.	4.		▨
		▨		▨	▨	5.
	▨	6.	▨	7.		
▨	8.		▨		▨	▨
9.	▨	▨	10.	▨	11.	
	▨	12.		▨		▨
13	▨	▨	▨	14.		▨

ACROSS		DOWN	
1.	3/4	1.	Seven
3.	1/3	2.	Half
6.	1/20	3.	3/10
7.	2	4.	0.03
8.	2/5	5.	1/5
9.	0.01	6.	1/2
10.	4/50	7.	0.2
11.	9/10	8.	4/100
12.	2/4	9.	All of it
13.	Nothing	10.	4/5
14.	0.7	11.	9 of them
		12.	0.05

HEALTH AND ACCIDENT INSURANCE

Modern medical care is very expensive and the need for it is very unpredictable. Many families have used all their savings and either borrowed money or gone into debt because of a member's long illness. The need for medical care resulting from illness or accident is a natural risk many insurance companies have decided to insure. In fact, health insurance is one of the fastest growing fields of the insurance business.

Many employers make health and accident insurance available to their employees thru payroll deductions at reduced group rates, or they include insurance as a "fringe" benefit and pay the cost themselves for the employees. In this latter case many employees never know the cost or the benefits to which they are entitled. This type of insurance is also available by direct mail to the individual from most insurance companies that insure such risks. Many companies combine medical and surgical benefits in the same policy.

You will notice in most policies issued that a maximum amount is stated for the hospital room per day. The amount of the room allowance is a major factor in determining the premiums of the policy. If your room costs more than the stated allowance in the policy, you have to pay the overage. Thus, if your policy pays $30 per day for a room in a recognized hospital and the actual charge is $33 per day, then you must pay $3 per day not covered by the policy. Also, most policies state a maximum surgical schedule they will pay for the various surgical procedures. The same procedure as room charges applies if the doctor charges more than the amount stated in the policy--you pay the overage.

Several insurance companies issue policies with a deductible clause attached, such as $25 deductible. This means that whatever the reason or amount of claim filed, the first $25 is paid by the insurer (you) and then the insurance company will pay according to its stated schedule in your policy. Some companies will start paying from the 3rd, 7th, or 10th day of disability or hospitalization, not from the first. Nearly all health insurance policies issued have waiting periods up to a year for such things as pre-existing conditions and pregnancy before they become effective. Many insurance companies writing health policies require a physical examination of the applicant before a policy is issued.

Insurance companies insuring health and accident risks are very numerous and the plans they offer the public are as varied as their number. Before buying this type of insurance, one should carefully study the policy to see if it has the coverage and benefits that you would want it to have.

Below are typical monthly rates, using an average $35 per day room allowance, that are available to the public through Arkansas Blue Cross and Blue Shield, Inc.

ARKANSAS BLUE CROSS AND BLUE SHIELD, INC.

MONTHLY RATES -- $35 PER DAY ROOM ALLOWANCE

	DIRECT MAIL* (NON-GROUP)	1-9 EMP. (COMMUNITY)	10-49 EMP. (MERIT)	50 + EMP. (EXPERIENCED)	SUPPLEMENTAL ACCIDENT ENDORSEMENT	MAJOR MEDICAL
IND.	$15.86	$13.38	$13.33	$10.21	.20	$2.90
FAM.	$30.62	$27.41	$27.23	$26.30	.50	$5.80

*Dues may be paid quarterly by multiplying above rates by three.

Blue Cross and other insurance companies provide two types of supplemental or additional benefits for its policy-holders. Supplemental accident endorsement covers care beginning 90 days after an accident, up to $300 additional payment for eligible expenses may be added to the benefits provided under the basic contract. This may be used to pay for licensed nursing care, physician fees and the like which are provided within 12 months of the date of the accident.

Major Medical benefits are offered to offset expenses incurred by the totally unexpected prolonged illness or accident, such as a heart attack, cancer, or very bad accident. When the insured person has paid $100 for medical care, Major Medical then pays 80% of all remaining costs. The $100 deductible is considered to be any medical expense, including visits to doctors' office, prescription drugs, etc., in any 12 consecutive months. The benefit period covers a full 365 days or until Major Medical has paid a total of $10,000 over and above basic benefits named in the policy. This clause applies to each member of the family. The $100 must be paid for each person before the Major Medical begins for him.

Questions:

1. Do you or your family have a policy covering hospital benefits, surgical benefits, or both?

2. If the answer is yes, are the premiums being paid by the family, either directly to the company or through payroll deduction, or does the employer pay the premium as a part of fringe benefits?

3. Are there advantages in belonging to an insurance group?

4. Can you explain why the larger the group, the lower the premium?

5. What is the quarterly premium for individual plan, direct mail? Yearly premiums?

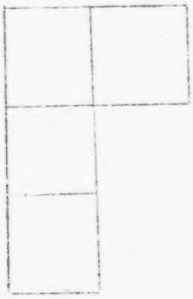
6. If you are employed by a local supermarket which has 32 employees, what would be your weekly payroll deduction for health insurance?

7. Find the amount saved monthly by the individual who joins a group plan of more than 50 employees. What is his per cent of savings per month?

8. Find the amount saved in one year by the individual with a family plan (direct mail), who joins a group plan with 43 employees.

9. What would be the annual cost of Major Medical for a family of four if the husband works for a small grocery store employing seven people?

10. What would be the individual monthly premium by direct mail if the insured has both the supplemental accident endorsement and the major medical endorsement?



Show how many different ways you can make 3 squares out of these 4 by rearranging 3 and only 3 sides. There must be none left over. Toothpicks or match sticks may be used to work this puzzle.

UNIT VI

TAXES

Taxes are a necessary part of our way of life. It is one way we can get money to run our various forms of government, and pay for the services they provide us. Thru taxation, each citizen and/or individual will help pay this cost in proportion to his standard of living thru income tax, property tax, sales tax, and the various other forms of taxes that may apply.

Our local taxes help defray expenses of and provide us with:

1. Police and fire protection
2. Schools
3. Public libraries
4. Hospitals
5. Parks and recreation
6. Streets
7. Water and sanitation services and many other services

Some of the most important things our state taxes buy are:

1. Highways
2. Schools
3. State Police
4. Hospitals
5. Parks
6. Conservation services
7. Welfare

Our federal taxes help pay for:

1. National defense
2. Roads
3. Postal service
4. Farm programs
5. Income security
6. Foreign aid
7. Space research
8. National resources and ecology
9. Educational programs
10. Health programs
11. Veterans programs
12. Housing programs

As a taxpaying citizen you are entitled to know, not only for what they are spent, but as much as you can about how they are figured, so you will understand your tax statements when you receive them.

PROPERTY TAXES

People who own property pay a tax on what they own known as property tax. This tax is used mainly to meet the needs of the public schools and cities. Property taxes are of two kinds: Real property tax, a tax on anything that is not movable, such as land and buildings, and personal property tax, a tax on anything that can be moved, such as motorcycles, cars, household goods, livestock, jewelry, bonds, and the like.

Under Arkansas law the property owner must assess his property at 20% of its market value, both real and personal, with the county tax assessor in the county where the property is located. This must be done between December 1 and April 10 each year to avoid penalty of the law. If he owns personal property in more than one school district within a county, he must assess his property on separate forms for each particular school district. You must solemnly swear that the listings are correct and sign the oath. See page 200 for a sample form. Not all counties use the same form for personal property assessments. Real property assessments are subject to periodic reviews by a board known as the County Equalization Board. This board usually meets in review in the summer months to adjust any assessments they think are not properly made. Improvements, such as building a home on a lot, should be promptly reported to the tax assessor to avoid any embarrassing situations that may arise.

Because of other laws, one must assess his personal property in order to obtain other services. Proof of assessment and proof of tax payment must be presented to the revenue office when applying for any type of motor vehicle license.

The tax rates are determined in a simple manner--by need. The governing body, such as a city council, board of education, or quorum court, meet and decide how much money is needed to operate the city, schools, or county respectively. They prepare an annual or yearly budget that will give the citizens the services that are needed. Then they inspect the tax records to see what the assessments are. By dividing the need by the total assessments on record, a tax rate can be determined that can be applied to each and every property owner on record. Example, school board needs $1,680,000 to operate the schools for a year. The total assessed value of all property in the school district is $24,000,000. Therefore, $1,680,000 ÷ $24,000,000 = .07 or 7¢ tax per dollar assessed value is needed to run the schools. Since 1 cent = 10 mills, 7¢ = 70 mill tax rate. Thus a 70 mill tax rate would produce $7.00 tax per $100 assessed value or $70.00 tax per $1,000 assessed value.

Early in the calendar year the county tax collector may mail out to each property owner a tax statement of the amount he owes for the preceding year. This service is not required by law, but is only a service rendered by your tax collector. Since forms and procedures are not standard in Arkansas, some typical examples of these forms are shown on the following pages. Examine them closely, so you will know what they are when you receive one.

Arkansas law specifically sets aside a payment period for property taxes--third Monday in February until October 1 without penalty. It further states 1/4 payment is due the third Monday in April, 1/2 payment (second installment of 1/4 payment) is due July 15, with the balance due October 1. This law is not too strictly enforced, except full payment must be made by October 1. After October 15, the penalty is $1.05 per tract. The penalty fee consists of 75¢ for publication, 20¢ clerk's fee, 10¢ collector's fee. On the third Monday in November a land sale is held for delinquent taxes (taxes overdue) at the county courthouse. After sale, records are passed to the county clerk, where the taxes plus a 10% charge plus advertising costs, plus $1 per certificate, plus 25¢ per call additional on same certificate is made. If your property is sold for non-payment of taxes, you have three years to re-pay the person who bought it for the taxes due before any deed is made and becomes final. After three years if taxes remain unpaid, a list of unpaid taxes are sent to the State Land Commissioner's office and the lands are advertised again. Anyone who buys the land then for the taxes gets a deed to the land.

Herewith are some typical tax rates for six northeast Arkansas counties.

1973 PROPERTY TAX RATES

County	City	County Millage	City Millage	School Millage	Total Millage
Craighead	Jonesboro	15	6.25	49	70.25
Crittenden	Turrell	9	15	53	77
Cross	Wynne	14	6.5	49	69.5
Greene	Paragould	9	12	56	77
Mississippi	Blytheville	7.5	11.8	52	71.3
Poinsett	Marked Tree	9	16	48	73

1 mill = .1 cent = .001 dollar or 10 mills = 1¢ 1000 mills = $1.00.
The following pages are examples of assessments and statements.

Comm. Form 19

PERSONAL PROPERTY ASSESSMENT — 1972

School Dist. 9

This form of return is required to be used in assessing ALL PERSONAL PROPERTY of ALL PERSONS, FIRMS, PARTNERSHIPS, ASSOCIATIONS AND CORPORATIONS, EXCEPT Domestic Banks and Insurance Companies which are required to file Comm. Form 16.
BUSINESS FIRMS are required to fill out Schedule A to Form 19, and attach to this return.

VIRGE BUTLER, County Assessor

John Doe
Address 337 Beeline Drive
8 - 1 - 72
Month Day Year

Schedule, as of January 1st, of all Personal Property Subject to Taxation in the Particular School District Hereinbefore

Item	Total No.	LIVE STOCK KIND	PURE BRED Number	PURE BRED Value	GRADE Number	GRADE Value	FULL OR 100% VALUE	ASSESSED VALUATION As Returned by Owner	As Fixed by Assessor	As Equalized by County
1		Horses & Mules		$		$	$			
2		Cattle		$		$	$			
4		Hogs		$		$	$			

AUTOMOBILES, TRUCKS, TRAILERS AND MOTORCYCLES

Item	Total No.	Make	Style	Year	Model	Condition	FULL OR 100% VALUE	As Returned by Owner	As Fixed by Assessor	As Equalized by County
6	71	Mustang			2	dr 8 cyl	$		590	
	72	Gran Torino				8 cyl	$		600	
							$			
							$			
	72	Honda		750		K1 Four	$		330	
							$			
	72	Harley Davidson				Super	$		440	
						Glide	$			
							$			

FARM & INDUSTRIAL TRACTORS

Item	Total No.	Make	Style	Year	Model	Condition	FULL OR 100% VALUE	As Returned by Owner	As Fixed by Assessor	As Equalized by County
7							$			
							$			
							$			
	72	house trailer			12x60		$		1090	
							$			
							$			
							$			
							$			

COMBINES

Item	Total No.	Make	Style	Year	Model	Condition	FULL OR 100% VALUE	As Returned by Owner	As Fixed by Assessor	As Equalized by County
8							$			
							$			

COTTON PICKERS

Item	Total No.	Make	Style	Year	Model	Condition	FULL OR 100% VALUE	As Returned by Owner	As Fixed by Assessor	As Equalized by County
9							$			
							$			

Item		FULL OR 100% VALUE	As Returned by Owner	As Fixed by Assessor	As Equalized by County
10	All Other Farm Implements and Equipment	$			
11	Aircraft:				
	Household Furniture, Fixtures and Equipment.	$			
13	Business and professional machinery, furniture, fixtures, equipment, materials and supplies. (Total from Schedule A).	$			
14	MERCHANT'S STOCK (Total from Schedule A)	$			
15	MANUFACTURER'S and PROCESSOR'S STOCK, MCHRY. and EQUIPT. Including Cotton Gins.	$			
16	.... Pressure Tanks .... Total Gallons.	$			
17	Taxable Shares of Domestic Associations, Companies or Corporations engaged in any kind of Investment, Loan or Trust Business, including Banks.	$			
18	TOTAL VALUE OF ALL ITEMS 1 to 17	$		3050	

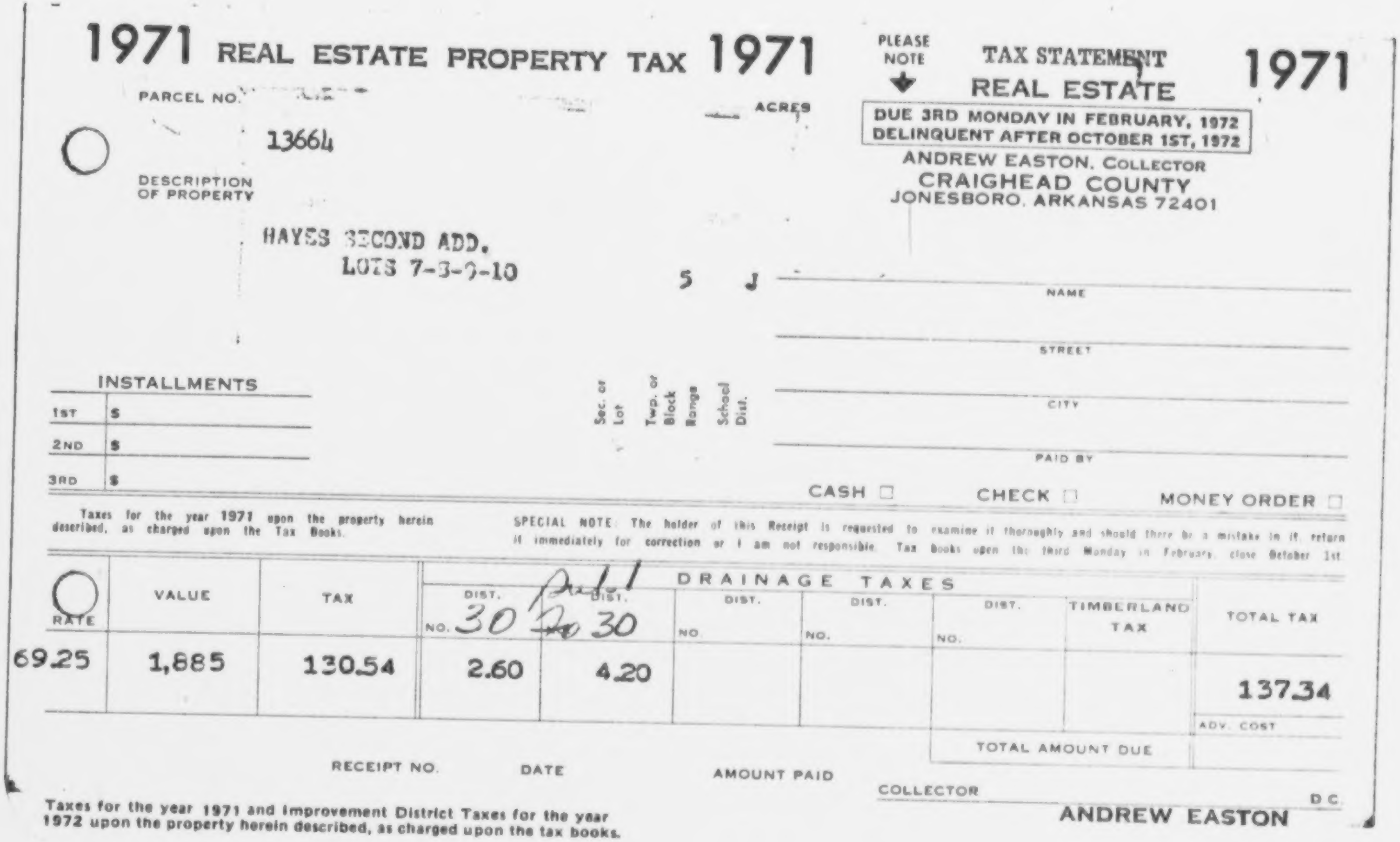
STATE OF ARKANSAS, COUNTY OF CROSS

I do solemnly swear that the above is a true and complete list of all property that I am required to list for taxation, of my knowledge.

Subscribed and sworn to before me this 1 day of Aug 201

John Doe
(Signature of Owner or Agent)

Assessment taken by VB



1971 REAL ESTATE PROPERTY TAX 1971

PARCEL NO.

13664

ACRES

DESCRIPTION OF PROPERTY

HAYES SECOND ADD.
LOTS 7-8-9-10

Sec. or Lot | Twp. or Block 5 | Range J | School Dist.

PLEASE NOTE

TAX STATEMENT
REAL ESTATE
1971

DUE 3RD MONDAY IN FEBRUARY, 1972
DELINQUENT AFTER OCTOBER 1ST, 1972

ANDREW EASTON, COLLECTOR
CRAIGHEAD COUNTY
JONESBORO, ARKANSAS 72401

NAME

STREET

CITY

PAID BY

CASH ☐ CHECK ☐ MONEY ORDER ☐

INSTALLMENTS	
1ST	$
2ND	$
3RD	$

Taxes for the year 1971 upon the property herein described, as charged upon the Tax Books.

SPECIAL NOTE: The holder of this Receipt is requested to examine it thoroughly and should there be a mistake in it, return it immediately for correction or I am not responsible. Tax Books open the third Monday in February, close October 1st.

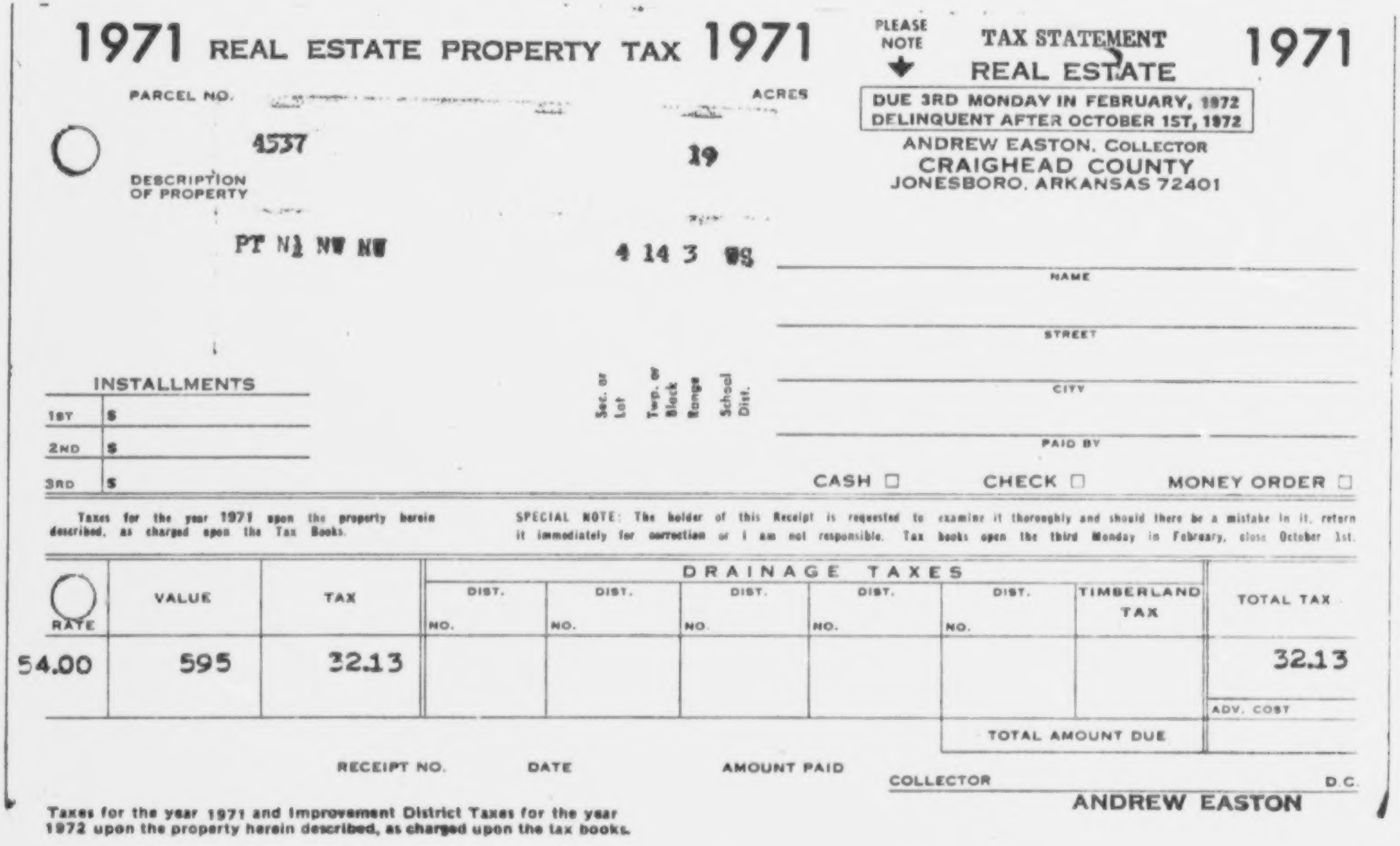
RATE	VALUE	TAX	DRAINAGE TAXES DIST. NO. 30	DIST. NO. ~~Dr~~ 30	DIST. NO.	DIST. NO.	DIST. NO.	TIMBERLAND TAX	TOTAL TAX
69.25	1,885	130.54	2.60	4.20					137.34
									ADV. COST
						TOTAL AMOUNT DUE			

RECEIPT NO. DATE AMOUNT PAID

COLLECTOR ANDREW EASTON D.C.

Taxes for the year 1971 and Improvement District Taxes for the year 1972 upon the property herein described, as charged upon the tax books.

City Property



1971 REAL ESTATE PROPERTY TAX 1971

PARCEL NO. 4537

ACRES 19

DESCRIPTION OF PROPERTY

PT N½ NW NW

Sec. or Lot	Twp. or Block	Range	School Dist.
4	14	3	WS

INSTALLMENTS

1ST $

2ND $

3RD $

Taxes for the year 1971 upon the property herein described, as charged upon the Tax Books.

PLEASE NOTE ↓

TAX STATEMENT

REAL ESTATE 1971

DUE 3RD MONDAY IN FEBRUARY, 1972
DELINQUENT AFTER OCTOBER 1ST, 1972

ANDREW EASTON, COLLECTOR
CRAIGHEAD COUNTY
JONESBORO, ARKANSAS 72401

NAME

STREET

CITY

PAID BY

CASH ☐ CHECK ☐ MONEY ORDER ☐

SPECIAL NOTE: The holder of this Receipt is requested to examine it thoroughly and should there be a mistake in it, return it immediately for correction or I am not responsible. Tax books open the third Monday in February, close October 1st.

RATE	VALUE	TAX	DRAINAGE TAXES DIST. NO.	DIST. NO.	DIST. NO.	DIST. NO.	DIST. NO.	TIMBERLAND TAX	TOTAL TAX
54.00	595	32.13							32.13
									ADV. COST
							TOTAL AMOUNT DUE		

RECEIPT NO. DATE AMOUNT PAID

COLLECTOR D.C.

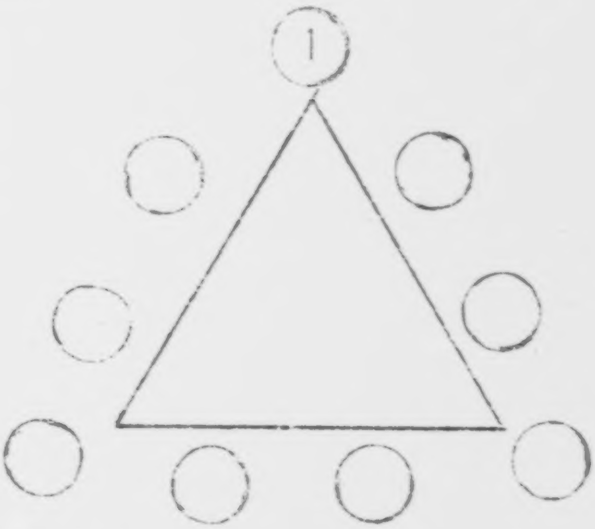
ANDREW EASTON

Taxes for the year 1971 and Improvement District Taxes for the year 1972 upon the property herein described, as charged upon the tax books.

Farm Property

Problems:

1. What is your tax rate per $1,000 in the table on page 199?
2. What would be the total tax due on a house that cost you $18,000 to build? Use your own school district's millage.
3. How much of your taxes went to the public schools? The county? The city?
4. State some expenses for which your city tax may be used as it was levied.
5. Why is there a difference in city and rural taxes?
6. Find the tax due on a 72 model Honda 750 shown on the 1972 personal property assessment sheet on page 200. Use your own millage rates shown in the chart.
7. Find John Doe's total tax due in the Wynne school district.
8. If John Doe lived in Turrell, what would his taxes be?
9. What do you think the real value of his house trailer would be?



Use all the numbers 1,2,3,4,5,6,7,8,9 and arrange them around the triangle so that only four numbers are used on a side and they add up to 17 in any direction. You may use the numbers only once each. One of the numbers is already in place to help you get started. (NOTE: There is more than one possible solution). How many solutions can you find?

INCOME TAXES

Income taxes are as inevitable as the sun rising in the east. For many teenagers, this is not a new experience, but for others it will be. For all, it brings a responsibility and an obligation that is inescapable as you embark upon your chosen careers after high school. Our tax system is based upon the voluntary compliance of each person filing a return and paying his tax which represents his share of the costs of the democratic government under which we live.

Income taxes are not new--just some of the fine points of the tax laws are new. In the year 1040 Emperor Ignacious the Treacherous proposed the first income tax. In fact, our first income tax laws were adopted by Congress in 1861 and signed into law in July 1862 by President Lincoln. Tax laws have varied from time to time but during wartime, taxes seem to be at their highest.

FORM NUMBERS

1310

1040

1040A

3468

3468

4683

4146

4683

1040-ES

2120

SCHEDULE SE, D, G, F, E & R, A & B, C

PUBLICATION NUMBERS

501

506

21

502

521

532

552

1. For each taxpayer listed below, state how many exemptions he may deduct and the amount of his taxable income.

Taxpayer	Exemption Status	Net Income	Exemptions	Adjusted Income
A. Atkins, C.	Married dependent child	$ 6,800		
B. Brand, D.	Single	5,800		
C. Griffin, R.	Married	6,370		
D. Morrison, L.	Married, dependent child and father	8,770		
E. Roberts, E.	Single, dependents brother and sister	7,140		
F. Stephens, M	Widower 2 dependent children	9,800		
G. Thompson, F.	Single, dependent blind mother	5,760		
H. Williams, B.	Married 2 dependent children	5,770		
I. Wilson, N.	Widow 4 dependent children	6,550		
J. Yale, U.	Married 3 dependent children mother, and father (blind)	11,560		

2. Using tax tables 1, 2, or 3, find the income tax due on the following:

Taxpayer	Status	Exemptions	Income	Tax Due
A. Bell, B.	Single		6,500	
B. Clark, W.	Married		7,300	
C. McBride, O.	Married 1 child		14,000	
D. Rainbolt, J.	Married		3,100	
E. Smith, F.	Single		2.750	

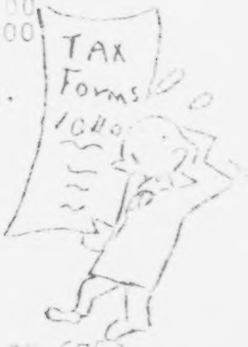
1. Make out Form 1040 for the information given in the following situation (taken from W-2 form):

A. James Turnbow is a high school student with no dependents,

Employer: Mid-South Mfg. Company
Marked Tree, Arkansas 72365

Employee: James Turnbow
937 St. Francis Street
Marked Tree, Arkansas 72365

Social Security Account Number	987-65-4321
Total FICA wages paid:	$2300.00
FICA employee tax withheld:	48.46
Total wages paid:	$2300.00
Federal Income Tax withheld	375.00



B. Dale Carr is married and has 3 dependents.

Employer: Frolic Footwear, Inc.
724 Aggie Road
Jonesboro, Arkansas 72401

Employee: Dale Carr
2819 Twin Oaks
Jonesboro, Arkansas 72401

Wife: Jane--Social Security Number 124-05-6789
Children: Tom, Dick, Harry
Occupation: Electrician

Social Security Number	123-05-6789
Total FICA wages paid:	$6,600.00
FICA employee tax withheld:	343.20
Total wages paid	6,600.00
Federal Income Tax withheld	496.00

C. Spirit Hardshell is a high school student with no dependents.

Employer: B. A. King Box Company
2317 Cardboard Lane
Rectangle, Arkansas 72000

Employee: Spirit Hardshell
15 Hurrah Blvd.
Yellville, Arkansas 72299

Social Security Number:	678-67-6789
Total FICA wages paid:	$5,000.00
FICA employee tax withheld:	292.50
Total wages paid:	5,000.00
Federal Income Tax withheld:	592.20

Fill out Form 1040 (Use charts, do not itemize).

1. Sam Harris is married and has 2 children, Ray and Tim.
Wife: Sue, Social Security number 986-59-0011, Housewife
Employer: Johnston's Sheet Metal
Birdsong, AR 72311
Social Security Number: 986-63-4528
Income: $10,400.00
Federal Income Tax withheld: 1,10[illegible].00
Social Security: 608.40

2. Ben Hanks is single and has 1 child, Bill.

Employer: Williams Seed Mill
Goat City, AR 72388
Social Security Number: 987-64-3671
Income: $7,800.00
Social Security: 456.56
Federal Income Tax withheld: 1,112.80

3. Henry Jameson is married and has no children.
Wife: Nancy, Social Security Number 985-29-6777, Housewife
Employer: Halstead Metal
Wynne, AR 72396
Social Security Number: 985-32-1047
Income: $4,420.00
Federal Income Tax withheld: 548.40
Social Security: 258.44

4. Tony Watson is married and has 4 children, Ruby, Ann
Jean and Sam.
Employer: Addison Shoe Corp.
Wynne, AR 72396
Social Security Number: 735-82-7887
Income: $10,400.00
Social Security: 608.40
Federal Income Tax withheld: 868.40
Wife: Merry Lynn, Social Security Number 431-33-6001, Housewife

REMEMBER TO FILE:

(1) FEDERAL - JOINTLY

(2) STATE - - SEPARATELY

UNIT VII

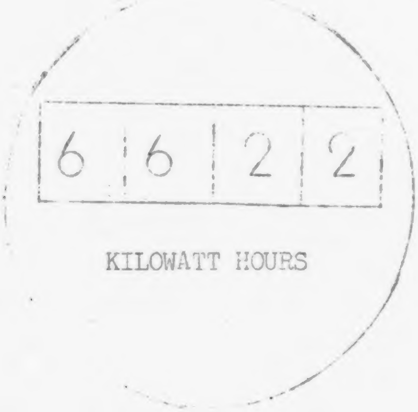
HOUSING

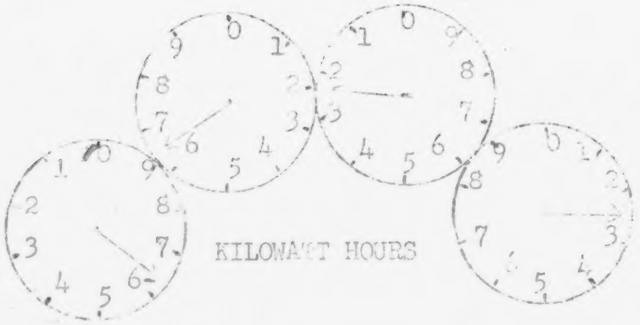
GENERAL OPERATING COSTS

If you maintain a home, whether it be an apartment, mobile home, or house, you may have certain basic operating expenses. If you rent, it is possible that some or all of these expenses may be included in your rent payments.

Everyone should know how to figure their own telephone and utility bills. Utilities are gas, water and electricity.

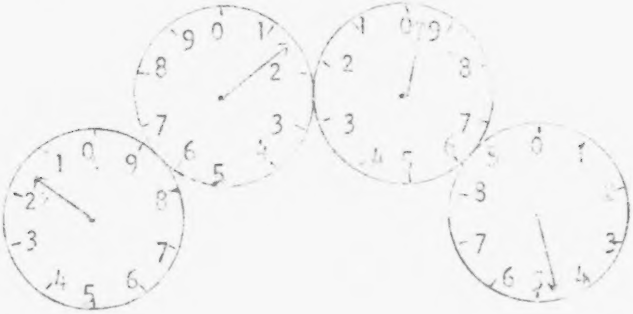
Let's take a look at some electric meters. Some give the number of kilowatt hours while others have dials you must read.



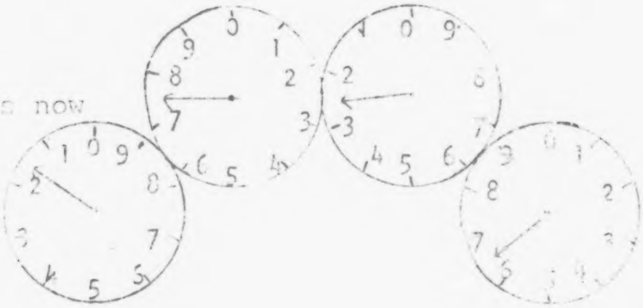


If your meter read 6122 last month and 6622 this month, you used 500 kilowatt hours (KWH) of electricity during the month.

Suppose your meter looked like this last month



and is now



How many KWH did you use during the month?

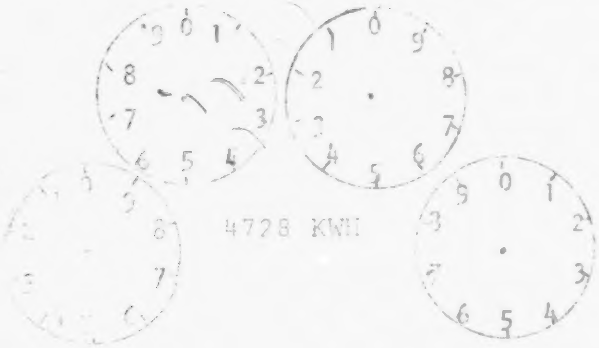
BLYTHEVILLE RATES
Residential Service (RS-1)

16 KWH or less		$1.25
Next 34 KWH	@	4.3¢
Next 150 KWH	@	2.8¢
Next 500 KWH	@	2.3¢
Excess KWH	@	2.0¢

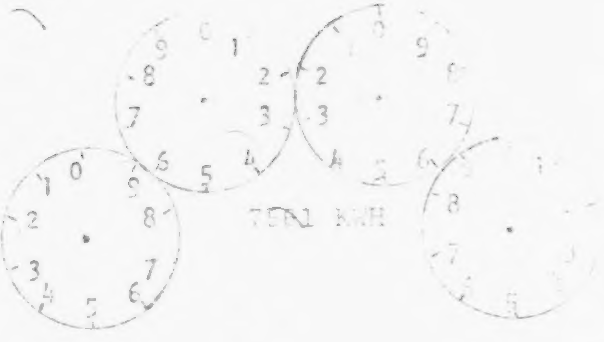
532 KWH
- 16 KWH @ $1.25 =$____
KWH
- 34 KWH @ 4.3¢ ea =______
KWH
-150 KWH @ 2.8¢ ea.=______
____ KWH @ 2.3¢ ea.=______

Total cost for the month $______

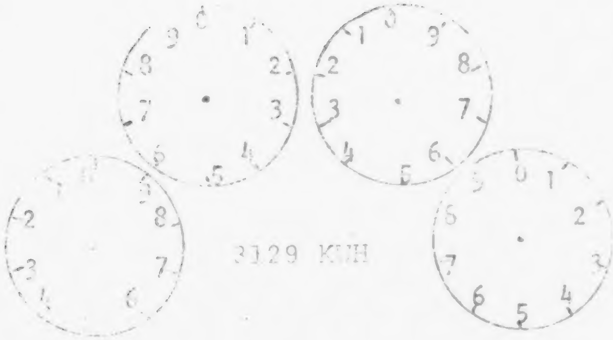
SHOW THE READINGS ON THE METERS BELOW BY DRAWING THE METER HANDS IN THE CORRECT LOCATIONS.



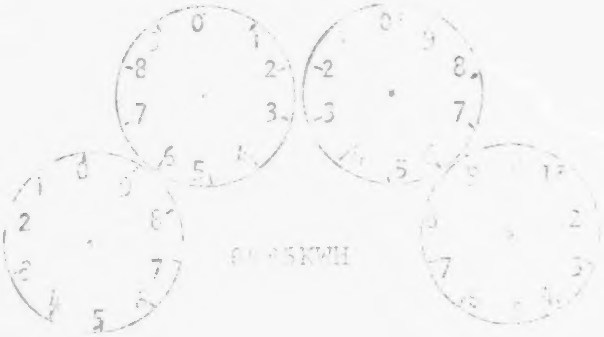
4728 KWH



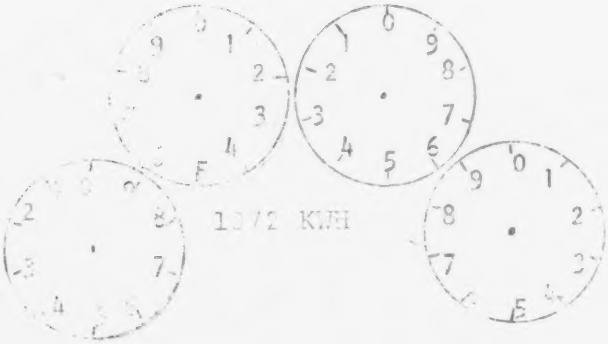
7561 KWH



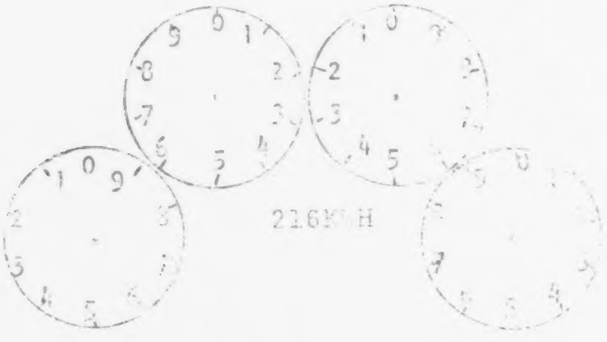
3129 KWH



8[illegible]5KWH



1372 KWH



216KWH

Gas meters are similar to electric meters. Bring a gas bill and a sketch of your gas meter to class.

If you do not heat your house with natural gas, be prepared to discuss what you do use. Some homes are heated with electricity, L.P. Gas, or perhaps coal, wood, or kerosene.

The next two pages show two bills you might need to figure. The 120,000 BTU furnace uses 120 cu. ft. per hour. Show how you could check each bill.

The rate table below is used in Blytheville. Use this table to figure what your bills would be if you live in Blytheville.

ARK-MO-POWER-CO
ARK-PSC NO. 1

RSG GAS RATE EFFECTIVE JAN-10-71

First	5 CCF or less	$2.03
Next	45 CCF @	$ .1214 per CCF
Next	150 CCF @	$ .0864 per CCF
Excess	CCF @	$ .0744 per CCF

ARKLA ARKANSAS LOUISIANA GAS COMPANY

A natural gas customer deposited a $10.00 meter deposit with the company on July 1, 1968. The deposit earns 6% per annum interest. The customer had his service disconnected on September 1, 1973. When the meter was turned off, the customer had used 23 thousand cubic feet of gas that he had not paid for. What would his final bill be?

Price of gas rate schedule:

$2.11	for the first 600 cubic feet or less
1.10	per 1,000 cubic feet for the next 2,400 cubic feet
.95	per 1,000 cubic feet for the next 7,000 cubic feet
.75	per 1,000 cubic feet for all additional use

Balance due: $8.05

Gaslite by Arkla

A customer has installed a 120,000 BTU furnace. (This is 120 cu. ft. per hour.)

Based on 50% time in use, how many thousand cubic feet will be used in 30 days?

What will his cost be? (use table below)

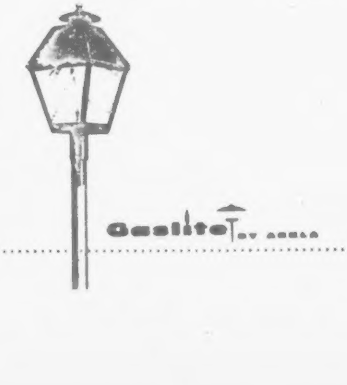
Round off to the nearest thousand cubic feet.

$2.11	for first 600 cu. ft. or less
1.10	per 1,000 cu. ft. for next 2,400 cu. ft.
.95	per 1,000 cu. ft. for next 7,000 cu. ft.
.75	per 1,000 cu. ft. for all additional use

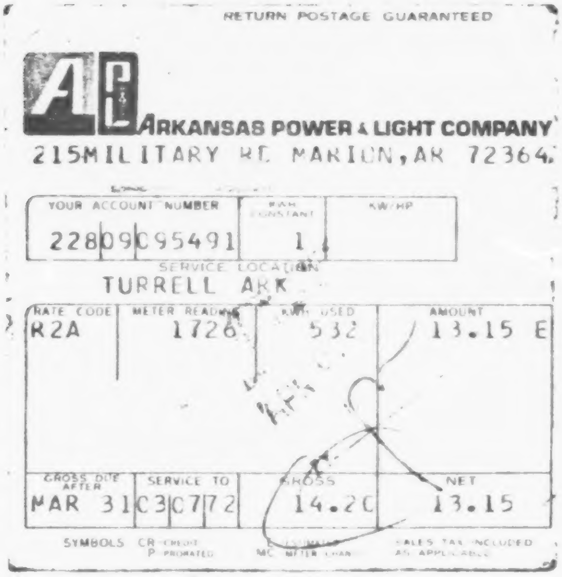
Use 43,200 cu. ft.

43,000 cu. ft. (rounded off)

Cost $36.15



Some bills have previous and present readings. Some give only the present reading. All give the KWH used.



RETURN POSTAGE GUARANTEED

ARKANSAS POWER & LIGHT COMPANY
215MILITARY RD MARION,AR 72364

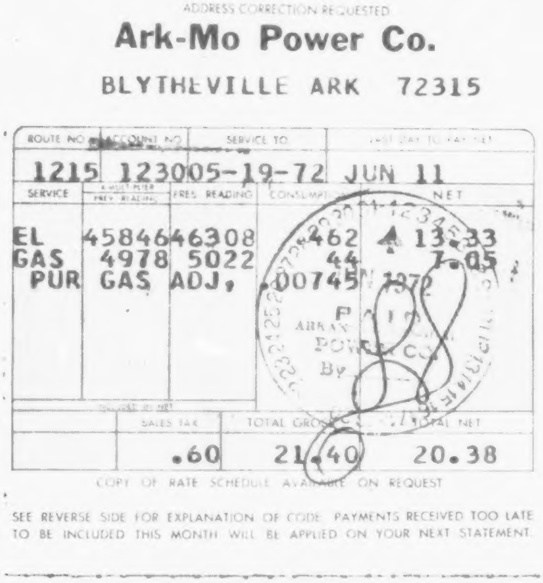
YOUR ACCOUNT NUMBER	KWH CONSTANT	KW/HP
228 09 095491	1	

SERVICE LOCATION
TURRELL ARK

RATE CODE	METER READING	KWH USED	AMOUNT
R2A	1726	532	13.15 E

GROSS DUE AFTER	SERVICE TO	GROSS	NET
MAR 31	03 07 72	14.20	13.15

SYMBOLS CR CREDIT P PRORATED E ESTIMATED MC METER CHANGE SALES TAX INCLUDED AS APPLICABLE



ADDRESS CORRECTION REQUESTED

Ark-Mo Power Co.

BLYTHEVILLE ARK 72315

ROUTE NO	ACCOUNT NO	SERVICE TO	LAST DAY TO PAY NET
1215	1230	05-19-72	JUN 11

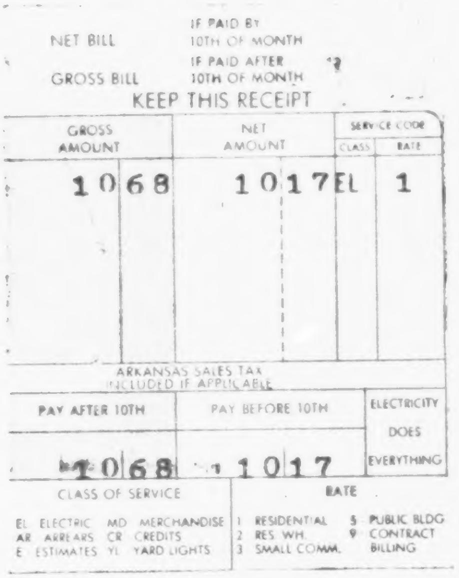
SERVICE	PREV READING	PRES READING	CONSUMPTION	NET
EL	45846	46308	462	13.33
GAS	4978	5022	44	7.05
PUR	GAS	ADJ,	.00745	

	SALES TAX	TOTAL GROSS	TOTAL NET
	.60	21.40	20.38

COPY OF RATE SCHEDULE AVAILABLE ON REQUEST

SEE REVERSE SIDE FOR EXPLANATION OF CODE. PAYMENTS RECEIVED TOO LATE TO BE INCLUDED THIS MONTH WILL BE APPLIED ON YOUR NEXT STATEMENT.

Craighead Electric
Cooperative Corporation
Jonesboro, Ark. 72401



NET BILL IF PAID BY 10TH OF MONTH
GROSS BILL IF PAID AFTER 10TH OF MONTH

KEEP THIS RECEIPT

GROSS AMOUNT	NET AMOUNT	SERVICE CODE CLASS	SERVICE CODE RATE
10 68	10 17	EL	1

ARKANSAS SALES TAX INCLUDED IF APPLICABLE

PAY AFTER 10TH	PAY BEFORE 10TH	ELECTRICITY DOES EVERYTHING
10 68	10 17	

CLASS OF SERVICE
EL ELECTRIC MD MERCHANDISE
AR ARREARS CR CREDITS
E ESTIMATES YL YARD LIGHTS

RATE
1 RESIDENTIAL 5 PUBLIC BLDG
2 RES WH. 9 CONTRACT
3 SMALL COMM. BILLING

What does your bill look like? Bring one to class. Bring to class a sketch of your electric meter.

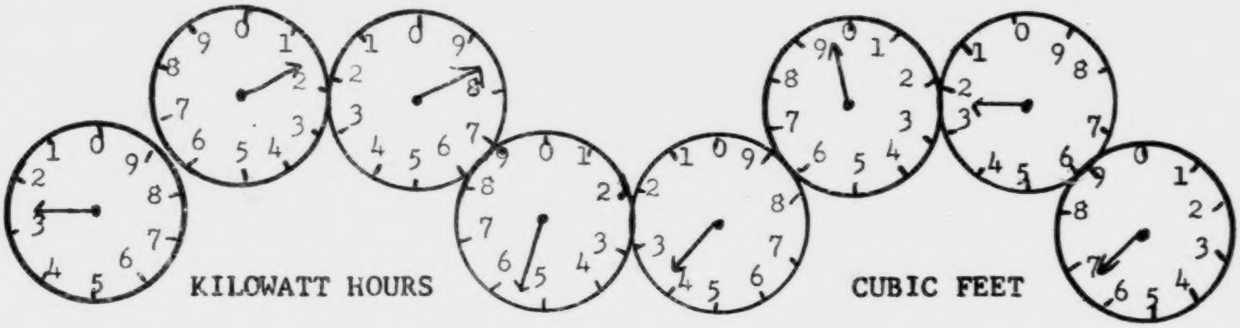
Most companies charge extra if you pay your bill late. The Ark-Mo Power Co. bill above is $20.38 if you pay on time and $21.40 if you pay late. How much is the charge for paying late? What per cent of the net bill is this to the nearest whole per cent? What per cent of the net is the late charge on the AP & L bill? On the Craighead Electric? Now figure the per cent for the late charge on your own bill.

FILMED FROM BEST AVAILABLE COPY

ARK-MO POWER CO.

16 KWH or less		$1.25
Next 34 KWH	@	4.3¢ ea.
Next 150 KWH	@	2.8¢ ea.
Next 500 KWH	@	2.3¢ ea.
Excess KWH	@	2.0¢ ea.

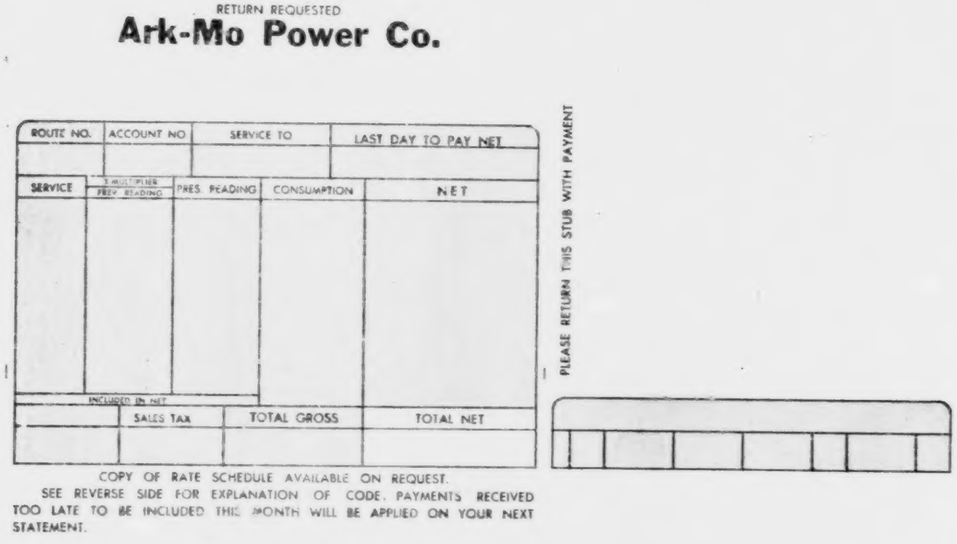
First	5	CCF or less		$2.03
Next	45	CCF	@	.1214/CCF
Next	150	CCF	@	.0964/CCF
Excess		CCF	@	.0744/CCF



Previous reading was 1724.

Previous reading was 3586.

Read the meters and make out the bill. Figure sales tax, but no extra charges.


RETURN REQUESTED

Ark-Mo Power Co.

ROUTE NO.	ACCOUNT NO	SERVICE TO	LAST DAY TO PAY NET

SERVICE	X MULTIPLIER PREV READING	PRES. READING	CONSUMPTION	NET

INCLUDED IN NET

	SALES TAX	TOTAL GROSS	TOTAL NET

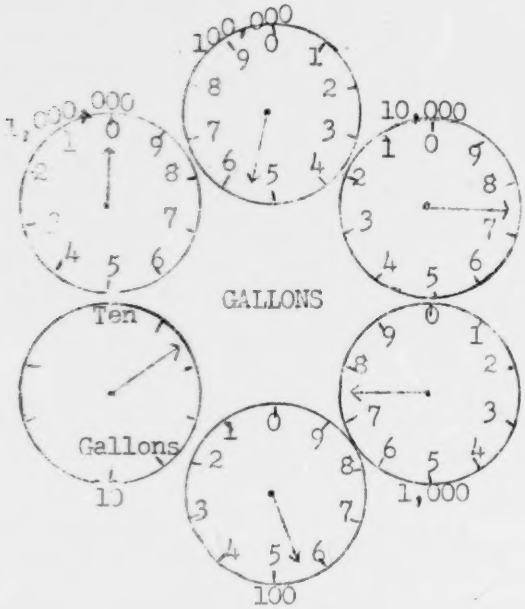
PLEASE RETURN THIS STUB WITH PAYMENT

COPY OF RATE SCHEDULE AVAILABLE ON REQUEST.

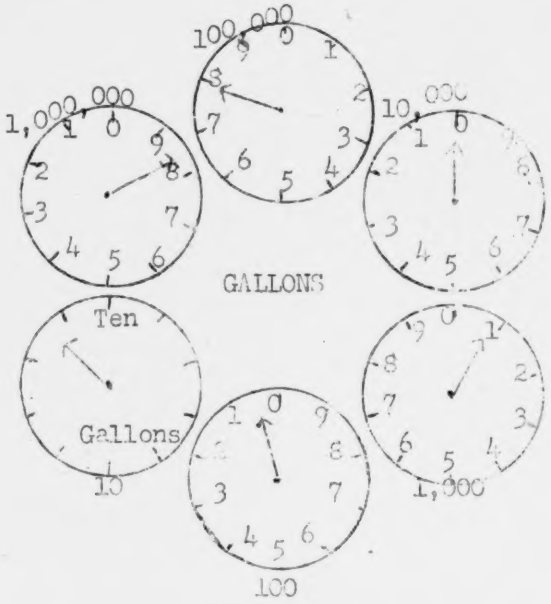
SEE REVERSE SIDE FOR EXPLANATION OF CODE. PAYMENTS RECEIVED TOO LATE TO BE INCLUDED THIS MONTH WILL BE APPLIED ON YOUR NEXT STATEMENT.

4

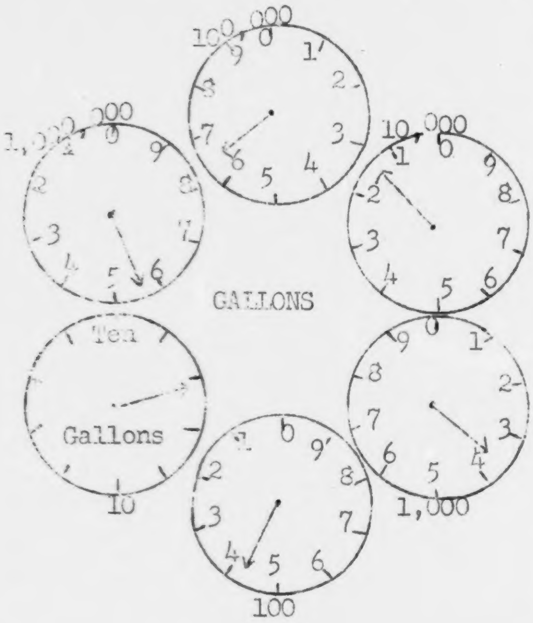
READ THESE METERS


100,000
1,000,000
10,000
GALLONS
Ten
Gallons
10
100
1,000

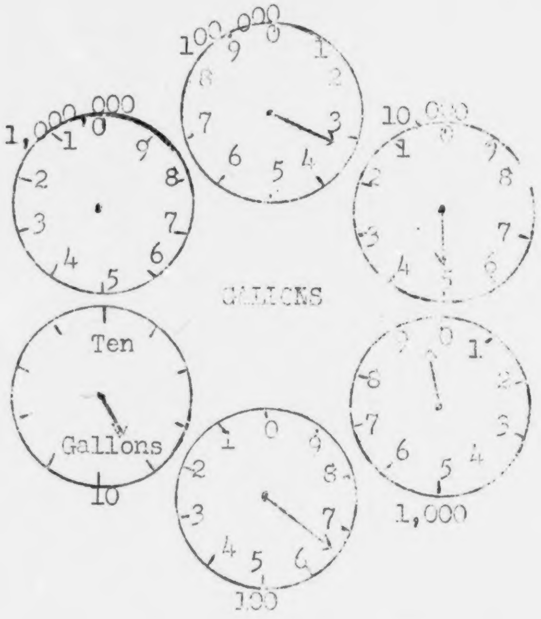
____________ Gal.


100,000
1,000,000
10,000
GALLONS
Ten
Gallons
10
100
1,000

____________ Gal.


100,000
1,000,000
10,000
GALLONS
Ten
Gallons
10
100
1,000

____________ Gal.


100,000
1,000,000
10,000
GALLONS
Ten
Gallons
10
100
1,000

____________ Gal.

BLYTHEVILLE WATER RATES

Monthly Rate:

First	1,000	Gallons or less	Minimum
Next	49,000	Gallons per Thousand Gal.	$.47
Next	50,000	Gallons per Thousand Gal.	.41
Next	150,000	Gallons per Thousand Gal.	.33
Next	195,000	Gallons per Thousand Gal.	.23
All Over	445,000	Gallons per Thousand Gal.	.19

The Minimum Monthly Charge shall be based on size of meter and shall include the first step of above rate.

Minimum Charge:

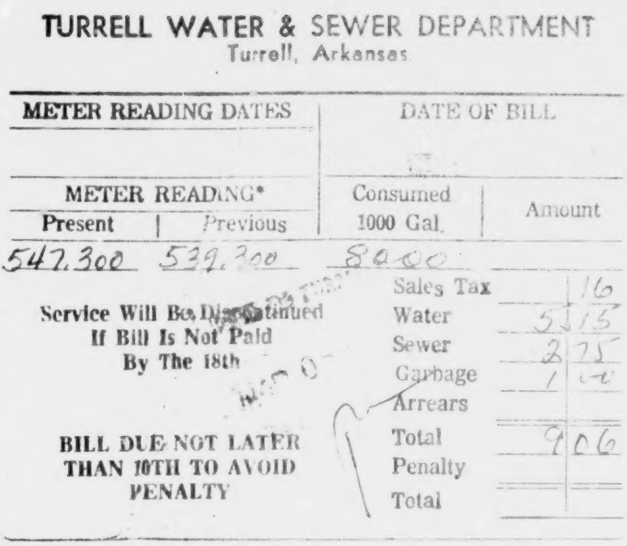
Domestic Customers:
3/4 in. Meter . . . . $2.35 per month

Payment:

If a customer pays within ten days of billing, he pays the net bill. After ten days, there is an additional five per cent (5%) penalty; after twenty days, the bill is delinquent. The company reserves the right to discontinue service for delinquent bills. There will be a $2 reconnect charge to reinstate the service.

Outside City Limits:

All rates will be increased fifty per cent (50%) over rates applying to customers inside of city limits.



TURRELL WATER & SEWER DEPARTMENT
Turrell, Arkansas

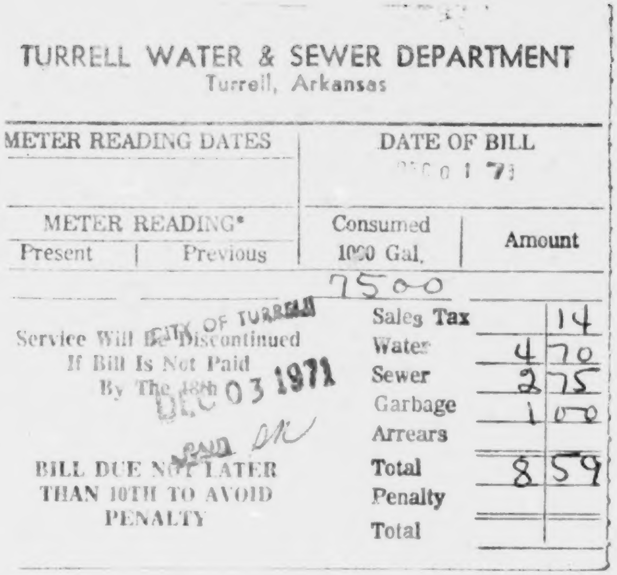
METER READING DATES	DATE OF BILL

METER READING* Present	METER READING* Previous	Consumed 1000 Gal.	Amount
547,300	539,300	8000	

Service Will Be Discontinued
If Bill Is Not Paid
By The 18th

BILL DUE NOT LATER
THAN 10TH TO AVOID
PENALTY

Sales Tax		16
Water	5	15
Sewer	2	75
Garbage	1	00
Arrears		
Total	9	06
Penalty		
Total		



TURRELL WATER & SEWER DEPARTMENT
Turrell, Arkansas

METER READING DATES	DATE OF BILL
	DEC 0 1 71

METER READING* Present	METER READING* Previous	Consumed 1000 Gal.	Amount
		7500	

Service Will Be Discontinued
If Bill Is Not Paid
By The 18th

CITY OF TURRELL
DEC 03 1971
PAID
OK

BILL DUE NOT LATER
THAN 10TH TO AVOID
PENALTY

Sales Tax		14
Water	4	70
Sewer	2	75
Garbage	1	00
Arrears		
Total	8	59
Penalty		
Total		

1. Figure these bills using the Blytheville Water Rate Table and discuss any difference in costs.

2. What does your water meter look like? Can you get a copy of the rates you pay? How do they compare to the Blycheville rates?

3. What do you pay for on your water bill besides water?

4. What is the penalty if you do not pay your bill on time? What is it if you live in Blytheville?

5. Blytheville has a $2.00 per month sewage fee on its water bill. Sandy Jones lives in Blytheville and his water meter had 457,328 on it when it was previously read and 472,728 now. Figure his water bill for the two months.

6. James Haley lives outside the Blytheville city limits. His meter readings were 77,951 and 64,751. Figure his bill.

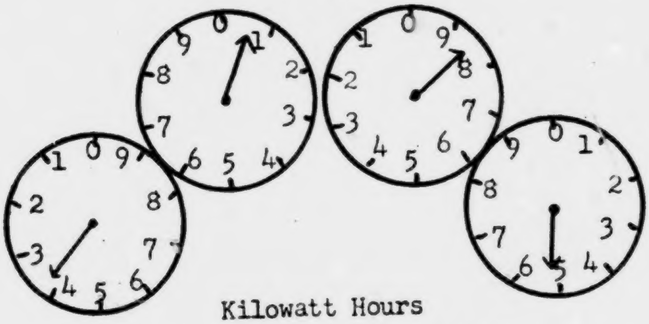
7. Mr. Haley forgot to pay his bill and service was discontinued. What is the total he had to pay to reinstate service?

CITY WATER AND LIGHT PLANT

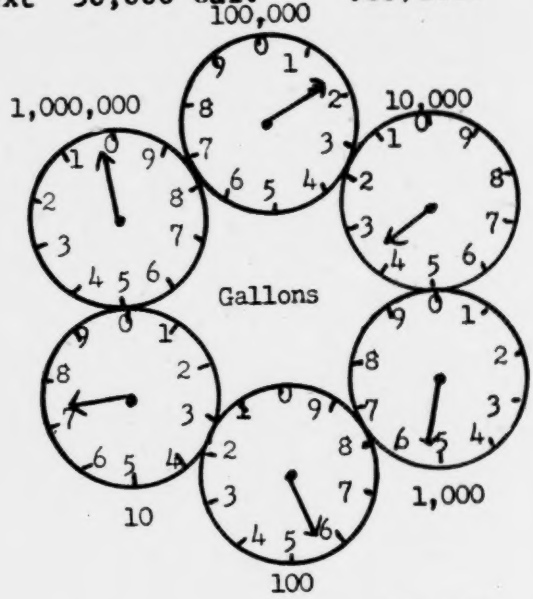
JONESBORO, ARKANSAS

First	20 KWH	$1.00
Next	20 KWH	5¢ ea.
Next	50 KWH	3¢ ea.
Next	175 KWH	2¢ ea.
Next	435 KWH	1.5¢ ea.
All over	700 KWH	1.1¢ ea.

First	2,000 Gal.	$1.50
Next	10,000 Gal.	.50/1000
Next	50,000 Gal.	.42/1000
Next	50,000 Gal.	.35/1000


Kilowatt Hours

Previous reading 2350



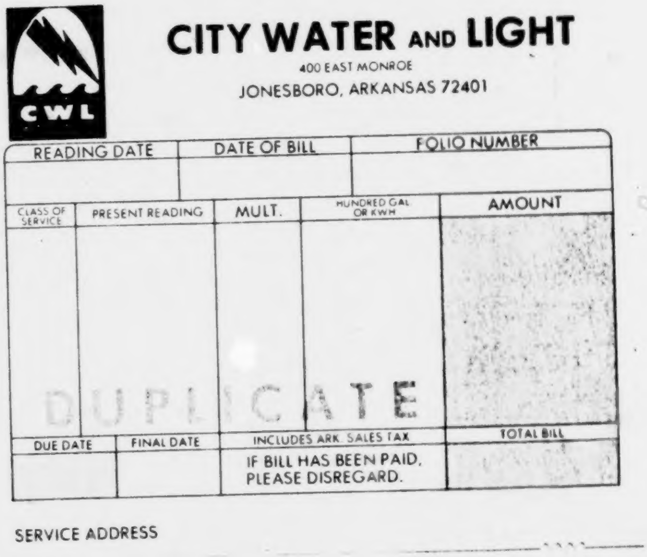
Previous reading 132,670

Sewer Charge
(to nearest 200 gallons)

2.0 M Gallons or less	$ .85
2.2 to 3.0 M Gallons	1.10
3.2 to 4.0 M Gallons	1.40
4.2 to 5.0 M Gallons	1.65
5.2 to 7.0 M Gallons	2.20
7.0 to 10.0 M Gallons	2.75
10.2 M Gallons or Over	3.00

Garbage fee $4.00 per month

Read the meters and figure your monthly bill.


CITY WATER AND LIGHT
400 EAST MONROE
JONESBORO, ARKANSAS 72401

READING DATE	DATE OF BILL	FOLIO NUMBER

CLASS OF SERVICE	PRESENT READING	MULT.	HUNDRED GAL OR KWH	AMOUNT

DUPLICATE

DUE DATE	FINAL DATE	INCLUDES ARK. SALES TAX	TOTAL BILL
		IF BILL HAS BEEN PAID, PLEASE DISREGARD.	

SERVICE ADDRESS

TELEPHONE COSTS

The cost of owning a telephone depends on a number of things. You may want a private line, two-party line, four or eight-party line. Colored phones or the newer kinds cost more. Long distance calls are added to the regular cost. Extension phones or longer cords are an added expense. These costs may all be different in different places. The one cost that everyone in Arkansas has is the 12% tax on your monthly bill. This is a 9% federal tax and 3% sales tax. Some places may have a city tax also. Jonesboro adds 26¢ to each month's bill. Sales tax does not apply to out-of-state calls.

Let's look at some basic costs for a residence phone in Jonesboro.

Installation cost is paid only once (tax 3%)	$4.50 + tax
Private Line - regular black phone - one month	5.95 + tax
Two-Party - regular black phone - one month	4.65 + tax

These same costs in Wynne are:

Installation	(3% tax only)	$3.50 + tax
Private Line - regular black phone - one month		5.75 + tax
Two-Party - regular black phone - one month		4.50 + tax

Some other costs you might have in Wynne are:

Regular colored phone	$5.00 extra for installation
Princess phone	.50 extra per month
Trimline phone	1.25 extra per month
Extension	1.00 extra per month
Four-party line	5.00 per month plus tax
Eight-party line	3.75 per month plus tax
Extra name listed	.30 per month

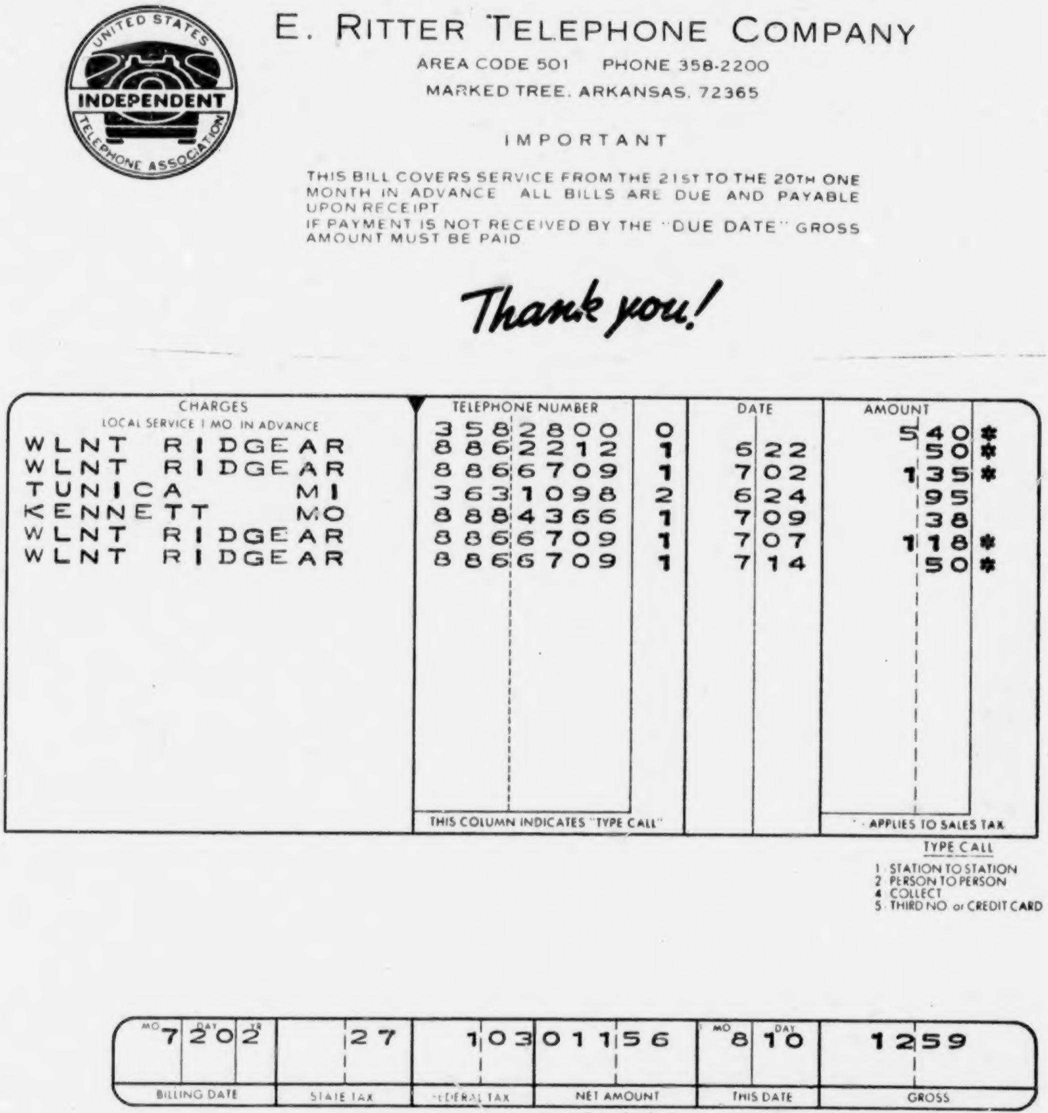
A private line, if you live outside the city limits is 50¢ for the second 1/2 mile and 50¢ for each additional 1/4 mile measured in airline miles.

See if you can locate one of your family's telephone bills to bring to class and try to explain any extra charge.

Compare your basic rate with those shown above.

Charges discussed so far apply only to local calls. You pay extra for any long distance calls made from or charged to your phone or collect calls accepted by you.

Check the bill below. Remember sales tax applies only to in-state calls. Federal tax is 10%. Penalty is 10% figured before taxes.



E. RITTER TELEPHONE COMPANY
AREA CODE 501 PHONE 358-2200
MARKED TREE, ARKANSAS, 72365

IMPORTANT

THIS BILL COVERS SERVICE FROM THE 21ST TO THE 20TH ONE MONTH IN ADVANCE. ALL BILLS ARE DUE AND PAYABLE UPON RECEIPT.
IF PAYMENT IS NOT RECEIVED BY THE "DUE DATE" GROSS AMOUNT MUST BE PAID

Thank you!

CHARGES	TELEPHONE NUMBER		DATE	AMOUNT	
LOCAL SERVICE 1 MO IN ADVANCE	3582800	0		5 40	*
WLNT RIDGE AR	8862212	1	6 22	50	*
WLNT RIDGE AR	8866709	1	7 02	1 35	*
TUNICA MI	3631098	2	6 24	95	
KENNETT MO	8884366	1	7 09	38	
WLNT RIDGE AR	8866709	1	7 07	1 18	*
WLNT RIDGE AR	8866709	1	7 14	50	*

THIS COLUMN INDICATES "TYPE CALL"

* APPLIES TO SALES TAX

TYPE CALL
1 STATION TO STATION
2 PERSON TO PERSON
4 COLLECT
5 THIRD NO. or CREDIT CARD

BILLING DATE	STATE TAX	FEDERAL TAX	NET AMOUNT	THIS DATE	GROSS
MO 7 DAY 20 YR 2	27	1 03	011 56	MO 8 DAY 10	12 59
			NOW DUE ▲	AFTER ▲	YOU PAY ▲

The customer lives in Marked Tree, Arkansas. What would the gross be if no long distance calls were made? Show all your work.

Figure the total amount using information from page 221. Show all your work on these problems.

1. Terry Griffin of Jonesboro had a regular black phone installed this month. He is on a two-party line and had his daughter's name listed as well as his own. Figure his net bill for the month if no long distance calls were made.

2. Clyde Craft of Jonesboro has a private line. He made the following calls last month.

*	D.D.D.	to	Paragould	25¢
**	P - P	to	Blytheville	45¢
	D.D.D.	to	Blytheville	50¢
	P - P	to	Marked Tree	55¢
	D.D.D.	to	Marked Tree	35¢
	P - P	to	Turrell	70¢
	P - P	to	Blytheville	80¢
	D.D.D.	to	Turrell	45¢

3. Julia Griffin lives two airline miles outside the city limits of Wynne. She has a private line with one extension, a trimline phone and a princess phone. She made the following long distance calls last month.

D.D.D.	to	Forrest City	$ .20
P - P	to	Forrest City	.45
D.D.D.	to	Jonesboro	1.69
P - P	to	Jonesboro	.80
Accepted a collect call from		Forrest City	.35
D.D.D.	to	Denver	3.29
D.D.D.	to	Chicago	6.40
P - P	to	Jonesboro	3.23
D.D.D.	to	Jonesboro	.50

* Direct Distance Dialing

** Person to Person

CONVERSION TABLE FOR HOME BUYERS

Number of Months	Rate of Interest							
	2.5%	3%	[illegible]%	6%	6.5%	7.5%	8%	8.5%
120	13.12	15.87	22.93	33.22	36.26	42.44	45.59	48.78
144	14.20	19.20	27.83	40.50	44.28	51.87	55.87	59.85
180	17.92	24.30	35.41	51.89	56.80	66.86	72.02	77.25
216	21.71	29.54	43.25	63.76	69.90	82.51	88.99	95.58
240	27.18	33.10	48.62	71.94	78.94	93.34	100.75	108.28
300	34.59	42.26	62.52	93.29	102.70	121.70	131.54	141.57
360	42.24	51.78	77.10	115.34	127.54	151.72	164.16	176.81
396	46.96	57.65	86.15	129.90	143.13	177.43	184.48	198.76

EXAMPLE 1:

How much interest would be charged on a $10,000 home for 12 years at 3%.

Solution: 12 years equals 144 months. Go to the chart and find 144 months, then move across under 3% to find the factor of 19.2. 19.2% = .192 $10,000 x .192 = $1,920.

$10,000.
+ 1,920.

$11,920. Total cost of home

Find each monthly payment. $11,920 ÷ 144 = $82.78

EXAMPLE 2:

Buy the same house as in example one for 12 years but at an interest rate of 8.5%.

Solution: 144 payments at 8.5% equals 59.85 factor.
$10,000 x .5985 = $5,985.

$10,000.
+ 5,985.

$15,985.00 Total cost of home

Find each monthly payment. $15,985. ÷ 144 = $111.01

PROBLEMS ON HOME FINANCE

1. Henry Smith bought a $12,000 house and paid $1,000 down. He financed the remainder for 15 years at 6.5%.
   (a) What was his interest?
   (b) What was the total paid back?
   (c) How much was each monthly payment?

2. Mary Jacobs bought a 12' x 60' mobile home. She paid $7,350 for it. Mary could not afford a down payment. Therefore, she had to finance the total amount. This she did for a ten year period at 8.5%.
   (a) What was the total cost of the trailer?
   (b) How much was each payment?

3. Arthur Johnson paid $15,400 for his house. He paid 10% down and got the remainder financed for 25 years at 7.5%.
   (a) How much was each monthly payment?
   (b) What was the total interest paid?

4. Billy Williams bought a home in Blytheville. He paid $14,500 for it. He paid 15% down and financed the remainder for 25 years at 8%.
   (a) What was the total cost of the home?
   (b) How much was each monthly payment?

5. Irvin West priced a new trailer. It sold for $6,500. If he paid $1,000 down and financed it for 10 years at 8%, how much would he have saved compared to the cost of financing the entire price at 8% for 10 years?

6. Herman Franks' new home cost $11,600. He paid 14% down and financed the remainder at 4 1/4% for 18 years.
   (a) What was the total cost of the home?
   (b) How much was each payment?

7. Harry Graham financed his $35,500 house for 30 years at 8 1/2%.
   (a) How much was the interest?
   (b) What was the total cost of the home?
   (c) How much was each payment?

8. When financing a home, why should you pay as much down as possible? Why finance for a short period rather than a long one?

9. What are some advantages of owning a house trailer?

10. What are some disadvantages of owning a house trailer?

Reminder: Arkansas property is assessed upon 20% of your property's actual value. For example, if you own a $15,000 home, your taxes are figured on what amount? $15,000 x 20% = $15,000 x .20 = $3,000.

Property tax is figured in mills. Ten mills equal one cent. One thousand mills equal one dollar. Most counties simply use so many mills per $1,000 value. The following is a table showing mills per $1,000 for different towns.

COUNTY	CITY	CITY RATE	RURAL RATE
Crittenden	Earle	63 mills	46 mills
Cross	Wynne	69.5 mills	63 mills
Crittenden	Turrell	77 mills	62 mills
Craighead	Jonesboro	70.25 mills	64 mills

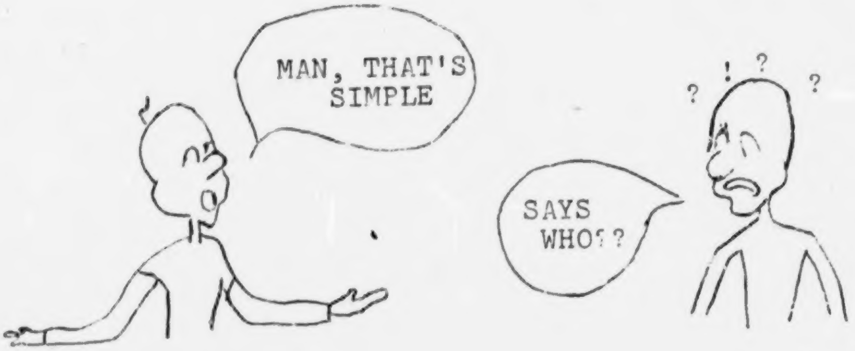
Example: Henry Robinson owns property in Wynne that was valued at $40,000. How much tax does he pay?

Solution: (a) $40,000 x 20% = $40,000 x .20 = $8,000 that you pay taxes on.

(b) $8,000 x 69.5 (Wynne tax rate) = 556,000 mills.

(c) Since there are 1,000 mills per dollar, then:

$$\frac{556,000}{1,000} = \$556$$



1. Melvin Holmes has a house in Wynne valued at $14,500. What amount does he pay taxes on?

2. William Nelson has a house in Earle valued at $12,000 and two lots valued at $3,000 each.

   (a) What is the total value of his property?
   (b) What is the assessed value for tax purposes?

3. Gene Burns has a home in Turrell that is valued at $12,500. How much is his property tax?

   (a) $12,500 x 20% = $__________ assessed value
   (b) $__________assessed value x 70 = ________mills
   (c) _______mills ÷ 1000 = $________

4. Al Henshaw owns property in Jonesboro valued at $35,750. How much is his property tax?

5. Franklin Crow owns a home in a rural section of Cross County. It is valued at $16,500. What is his assessed value?

6. Ben Weeks has a home and property in a rural section of Crittenden County that is valued at $25,000. At Earle what is his assessed value? How much property tax does he pay?

7. Pete Murphy has his home in Earle. It is valued at $17,500. He owns a lot in Wynne valued at $2,500. How much property tax does he pay in a year?

8. Albert Hamilton bought a $10,000 home in Turrell. He paid $5,000 down and financed the rest for ten years at 7 1/2%. How much does his house cost him per year including property tax?

9. Ronnie's house was totaled in the tornado and he is considering a new house in Jonesboro. It is priced at $22,500. He can only pay 8% down and would have to finance the rest at 7 1/4% for 30 years. If he buys the house, what will it have cost him when he makes his last payment? How much would his property tax for a year amount to?

10. Frankie Simpson owns a $8,500 home. What is his assessed value? If he lives in Jonesboro (rural), how much property tax does he pay?

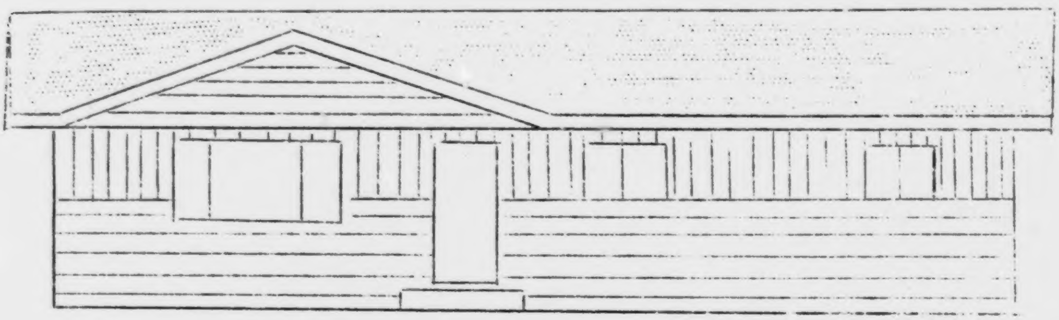
HOME IMPROVEMENT AND REPAIRS

When you own your home you must keep it repaired and sometimes you remodel the home.

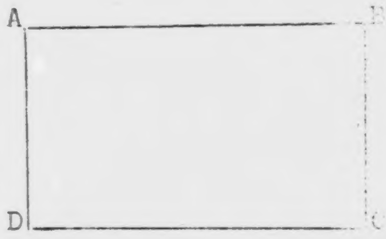
If you are a renter, you may also be expected to keep it repaired.

Home repair and maintenance requires knowing a few basic facts about geometric figures, such as areas and volumes. Also, you must be able to convert different types of measures.

If you plan to do any type of work on your home, you should first do some figuring to get a basic idea of what it will cost.



The drawing to the side represents a rectangle. It is a four-sided, closed figure. All the corner angles measure 90°. The opposite sides are equal and parallel. It can be named rectangle ABCD, BCDA, DCBA, or any way, provided you start at any one corner and go around the outside without skipping any letters and using all four letters, but none more than once.



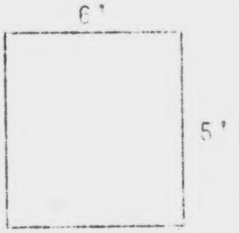
Most homes are built with the rooms in the form of a rectangle. Therefore, to work with them we need to know some basic facts about rectangles, You name a side by using the two letters at the ends of the rectangle.

The top side of the above is AB, the bottom is DC, right side BC, left side AD. The sides running across the paper, AB and DC, are called the length, the sides running up and down, AD and BC, are called width.

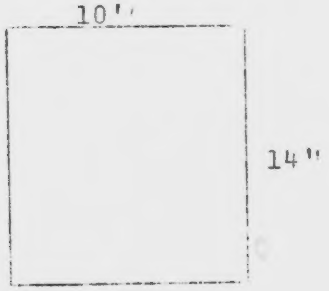
The area of a basically flat figure means the space it covers. This space is found in square units. This refers to the number of squares a given size that can be put in that space.

The area of a rectangle is found by multiplying the length times the width. First, make sure each side is in the same unit of measure, such as inches, feet, yards, etc.

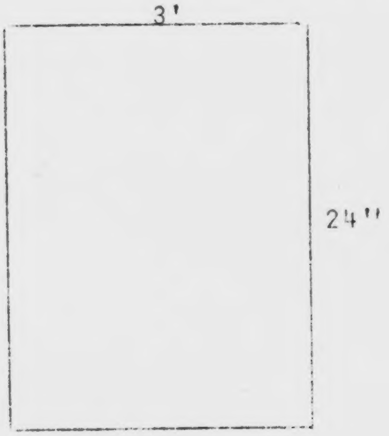
Example:



6' x 5' = 30 square feet for area



10" x 14" = 140 square inches for area



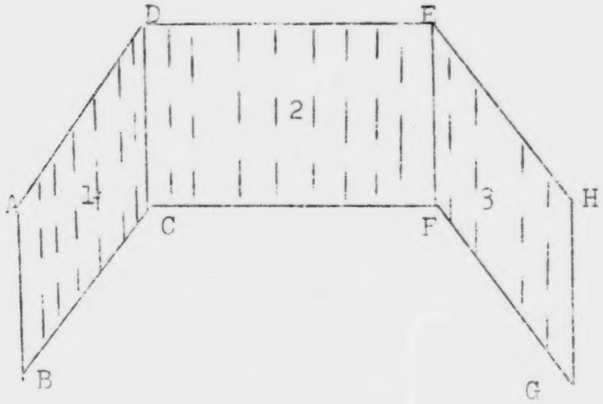
24" = 2'

2' x 3' = 6 sq. ft.

or 3' = 36"

36" x 24" = 864 sq. in.

If the rectangle is standing up, like a wall, the sides that run up are called the height, the ones running cross wise are still the length.



This picture represents a three-sided enclosure around a trash can. All sides are rectangles.

1. Name all lengths shown
2. Name all heights shown.
3. Do all heights have to be equal?
4. Do all lengths have to be equal?
5. Could all lengths be equal?

MEASUREMENTS OF GIVEN FIGURE ARE

AB = 5' BC = 8' CF = 5' FG = 8'

6. What is the area of wall ABCD in square feet?

7. What is the area of wall DCFE in square feet?

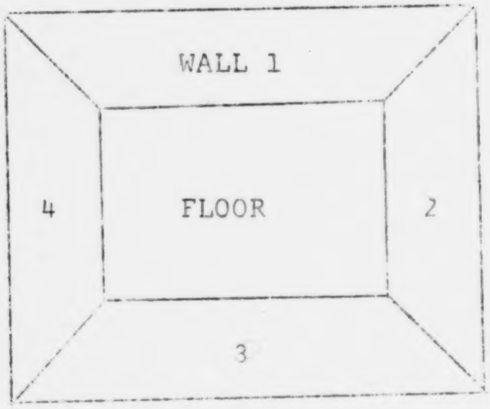
8. What is the area of wall EFGH in square feet?

9. Which two walls have equal area?

10. What is the total area of wall space?

11. Find the area of each wall in square inches.

12. At 75¢ a square foot, what would it cost to build this enclosure?



This drawing represents what you might see by standing on top of a wall in a room and looking down. Numbers 1, 2, 3, and 4 represent the walls.

The room is 14' long, 12' wide, and the ceiling is 8'.

1. What is the area of the floor?

2. How tall are walls 1, 2, 3, and 4?

3. How long are walls 2 and 4?

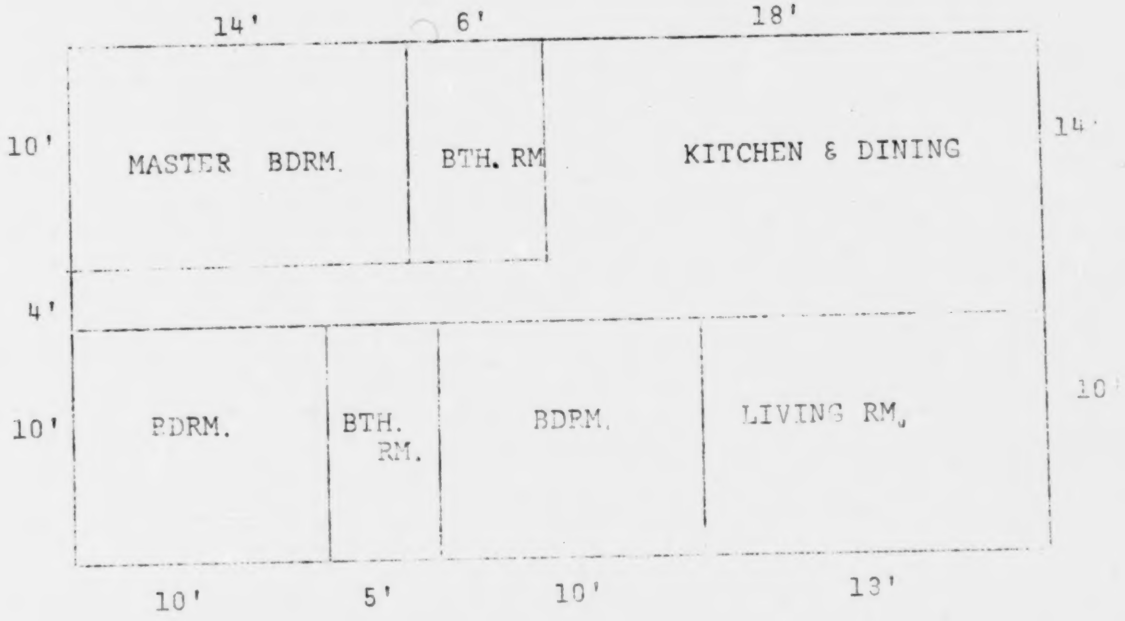
4. How long are walls 1 and 3?

5. What is the area of wall 1 measured in square feet? Wall 2? Wall 3? Wall 4?

6. What is the total wall area?

7. Divide 250 into answer for number 6. (Round off to nearest hundredth.)

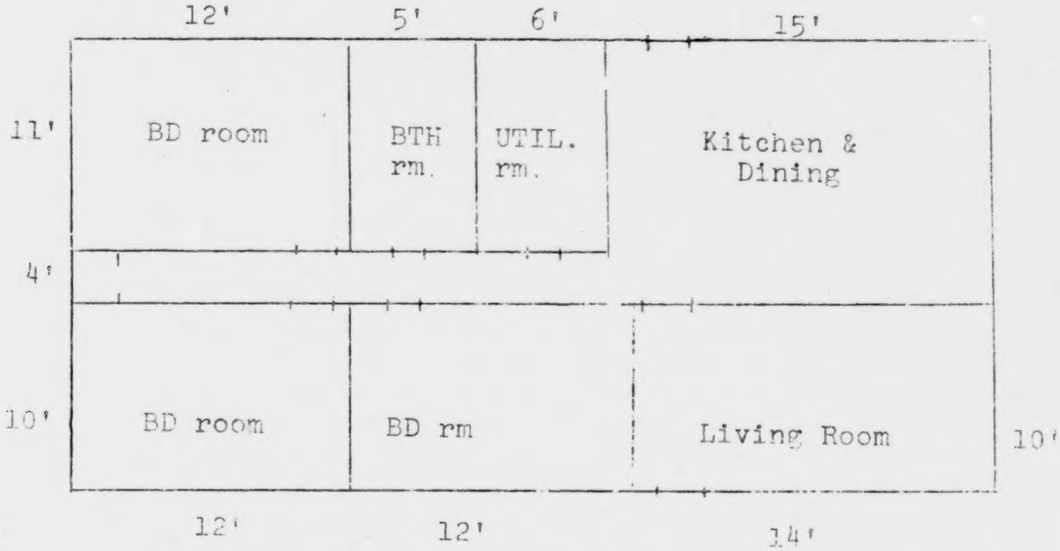
8. Multiply $4.75 times answer for number 7.


14'
6'
18'
10'
MASTER BDRM.
BTH. RM
KITCHEN & DINING
14'
4'
10'
BDRM.
BTH. RM.
BDRM.
LIVING RM.
10'
10'
5'
10'
13'

The above represents part of a basic house floor plan. All ceilings are to be 8' from the floor.

DIRECTIONS: Work these one at a time. Do not go to the next problem until we have discussed the one we are on.

1. How many rooms are shown?
2. How many halls are pictured?
3. How many interior walls are pictured? (Count them a room at a time, less chance of error.) Answers may vary. Explain.
4. What is the area of the entire floor of this house?
5. Figure the total wall area for each room shown.
6. Figure the total interior wall area for the entire house.
7. If one gallon of paint will cover 300 square feet, how many gallons will it take to paint the inside walls of this house?

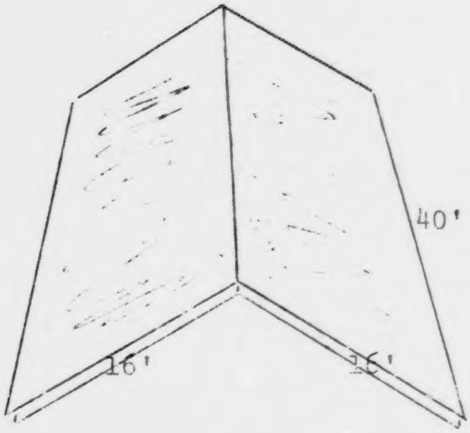

12'
5'
6'
15'
11'
BD room
BTH rm.
UTIL. rm.
Kitchen & Dining
4'
10'
BD room
BD rm
Living Room
10'
12'
12'
14'

The above house has 8' ceilings. A gallon of paint will cover 250 square feet and cost $5 per gallon.

1. What is the cost to paint all the interior walls?

2. If carpet sells for $6.50 per square yard, what will it cost to carpet the entire house, except the bath and utility rooms.

3. What is the total cost of your home improvement project?



The roof on Gene's house looks something like the above. Each side is a rectangle.

DIRECTIONS: Do all work correct to two decimals.

1. What is the total roof area in square feet?

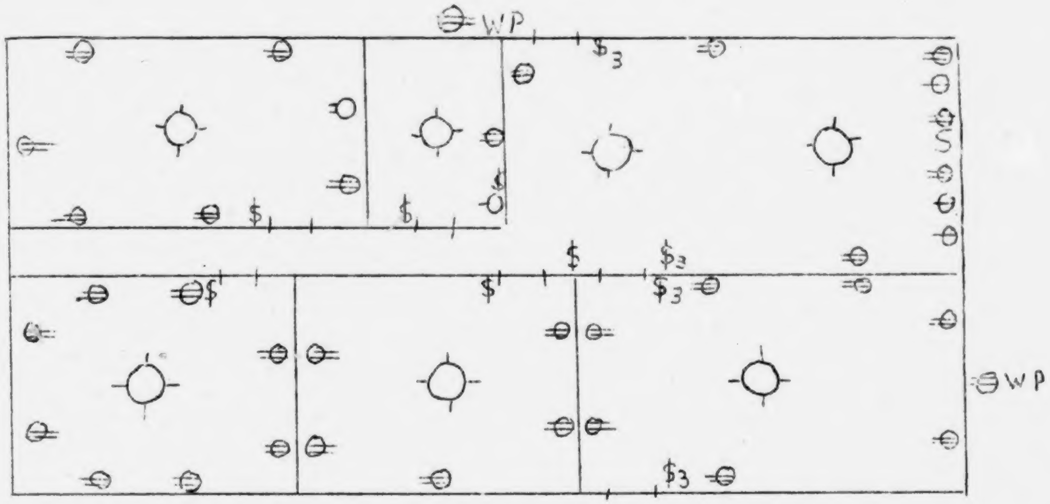
2. Roof shingles are sold by the square. One square will cover 100 square feet. If shingles sell for $8.50 per square, what will it cost for the shingles to roof his house?

3. It takes about two pounds of nails per square and they are 30¢ per pound. What will the nails cost?

4. Gene decides to do the work himself. He hired Bart Jennings to help him. He had to pay Bart $2.10 an hour. The job took 14 1/2 hours to complete. How much did Bart earn?

5. What was the total cost of the job?

Floor plan showing basic electrical outlets for Billy Patterson's home.



SYMBOLS:

⊖ = wall plug in (double)

⊖WP = weatherproof outside plug in

\$ = single light switch

$\$_3$ = 3-way switch

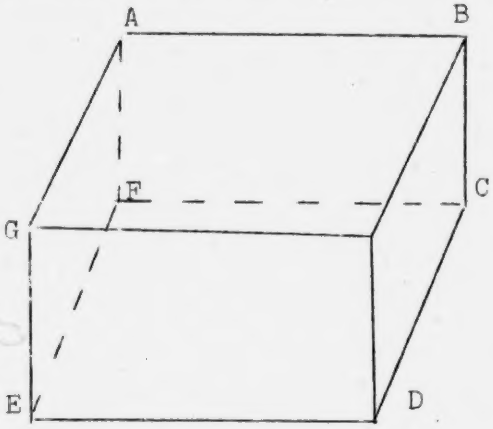
-○- = light outlet in ceiling

○ = light outlet in wall

DIRECTIONS: Do one part at a time. Do not proceed until we have discussed the one assigned to you.

1. How many plug-ins are in the interior of the house?
2. How many exterior plug-ins?
3. How many overhead lights?
4. How many light switches?
5. How many wall-mounted lights?
6. What is the total number of electrical outlets in the house?
7. Billy decides his home needs to be rewired. He knows it will cost more for this type of work than it would have if the house was in the process of being constructed. He checked with an electrician and got a price of \$7.50 per outlet including material and labor. Bill thought this was fair enough, so he told them O.K. How much did the job cost him?

Volume means space on the inside of an object, for instance, in a glass, in a bottle, in a can, in a room, etc. Most volume problems in home building simply involve using rectangles. An object in the form of a rectangle has three measurements. It has length, width, and height.



(1) AB, FC, and ED are lengths

(2) BC, AF, and GE are heights

(3) DC and FE are widths

To find the volumn of this type of object, you multiply length times width times height. (L X W X H) The answer comes out in cubic measure. And, remember, all measurements must be in the same unit before you multiply.

Example: (1) 3' X 6' X 2' = 36 cubic feet

(2) 4" X 5" X 3" = 60 cubic inches

(3) 3' X 5' X 120" = 3' X 5' X 10' = 150 cubic feet

(120" ÷ 12" = 10')

CONVERSION CHART FOR CUBIC MEASURES

1 cubic foot = 1728 cubic inches

1 cubic yard = 27 cubic feet

Practice problems.

1. 5 cubic feet = ____________ cubic inches (solution: 5 x 1728 =)

2. 40 cubic feet = ____________ cubic inches (solution: 40 x 1728 =)

3. 14.5 cubic feet = ____________ cubic inches (solution: 14.5 x 1728 =)

4. 4780 cubic inches = ____________ cubic feet (solution: 4780 ÷ 1728 =)

5 16,472.8 cubic inches = ______cubic feet
(solution: 16,472.8 ÷ 1728)

6. 9 cubic yards = _____cubic feet
(solution: 27 x 9)

7 87.7 cubic yards = ______cubic feet
(solution: 87.7 x 27)

8. 36.7 cubic feet = ______cubic yards
(solution· 36.7 ÷ 27)

9. 85 cubic feet = _____cubic yards
(solution: 85 ÷ 27)

10. 243 cubic feet = ______cubic yards
(solution: 243 ÷ 27)

11. 8640 cubic inches = ______cubic feet

12. 8640 cubic inches = ______cubic yards

13. 45 cubic yards = ______cubic feet

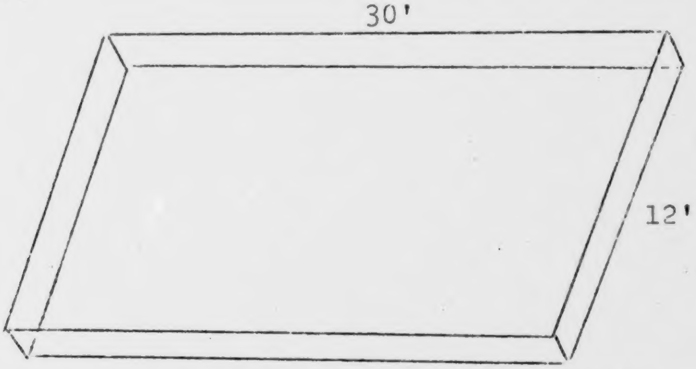
14. 100 cubic feet = ______cubic yards

15. 270 cubic feet = ______cubic yards

16. 13824 cubic inches = ______cubic feet

17. 13824 cubic inches = ______cubic yards

18.



If this wooden frame work is 3 1/2 inches deep how many cubic inches of concrete will it hold? How many cubic feet? How many cubic yards?

19. Hank Robins plans to build a patio. It will be in the form of a rectangle. This patio will be made of concrete and will measure 14' wide 18' long and 4" deep. Concrete costs $18.50 per cubic yard delivered What will it cost to pour this patio?

20. How many square feet are on the surface of Hank's patio?

John Boman had the following work done on his house. Find the total cost.

	WORK DONE	COST	TOTAL
A.	Plumbing replaced in bath room	$65 per fixture (sink, tub, commode)	$____
B.	Treated for termites	$220	______
C.	Replaced 6 window units	$25 per window $15 each for labor	______
D.	Replaced 3 window panes	$3.00 per pane $2.50 labor each	______
E.	Put masonite siding on his house, used 1400 sq. ft.	$200 per 1000 sq. ft. 15¢ per sq. ft. for putting it up	______
F.	Painted exterior: 1400 sq. ft. to paint: paint covers 400 sq. ft. per gallon; put on two coats of paint.	$5.61 per gallon $150 labor	______

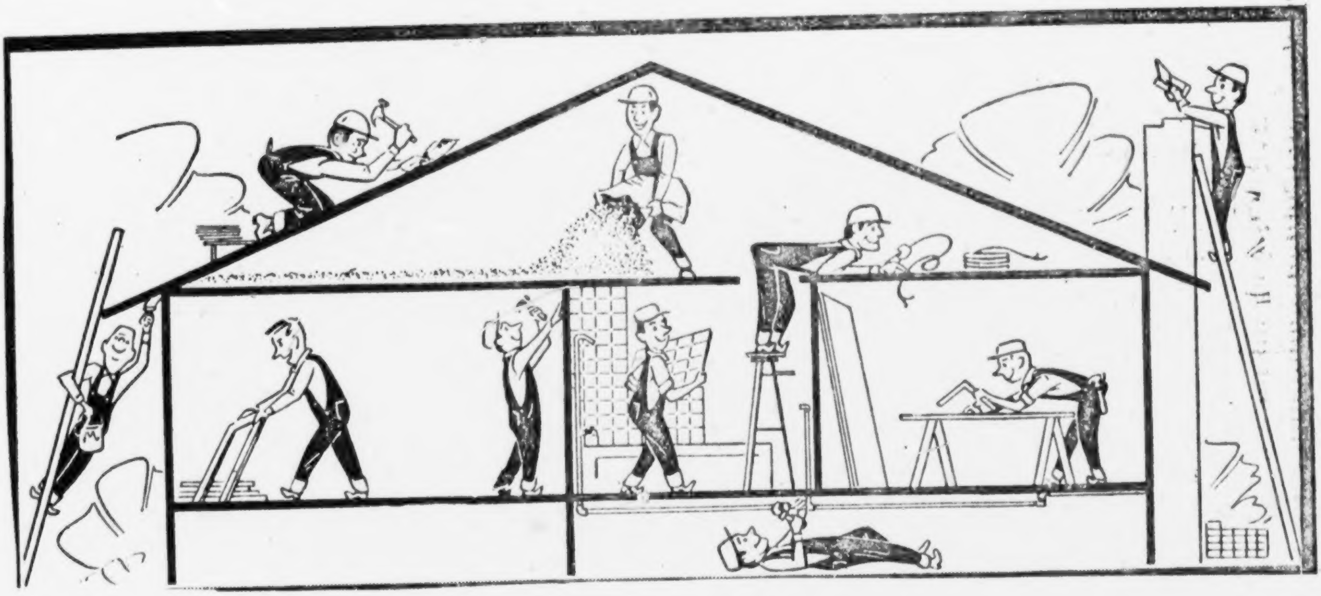
TOTAL COST $_____

UNIT VIII

HOME CONSTRUCTION

Henson Lumber Co.
Wynne

Barton Lumber Co.
Jonesboro



White Lumber Co.
Blytheville

Rhodes Lumber Co.
Paragould

St. Francis Valley Lumber Co.
Marked Tree

FIND THE TOTAL COST

INVOICE

WHITE LUMBER COMPANY

SKY HI QUALITY - DOWN TO EARTH PRICES

531 N. 10th STREET
PHONE POplar 3-3955
BLYTHEVILLE, ARK.

Date August 24 19 73

Sold To Sam Johnson
Delivered To Blytheville High School

Address 125 S. Circle Drive
Your Order

PIECES	DESCRIPTION	FEET	TOTAL FT.	PRICE	AMOUNT
25	pr. 3/8" offset cabinet hinges	42¢/pr.			
25	#9700 friction catches	25¢ ea			
12	D. A. drawer slides	75¢ each			
10	4 by 8 ½" sheetrock	$60/1000 sq. ft.			
6 lb.	Galv. plaster board nails	35¢/lb.			
7	rolls of 90# green roofing	$5.25/roll			
220 ft	Galv. roof edging	9¢/ft.			
8 sq.	#240 seal down shingles	$10.95/sq.			
2	felt rolls	$4.15/roll			
3 gal.	exterior house paint	$6.78/gal.			
1 gal.	thinning	$1.25/gal.			
8	tubes caulking compound	50¢/tube			

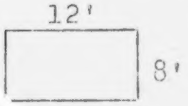
RETAIN THIS BILL. THIS IS THE ONLY INVOICE YOU WILL RECEIVE.
WE FILE LIEN ON BUILDING WHEN WE CONSIDER IT NECESSARY TO PROTECT OUR INTERESTS.

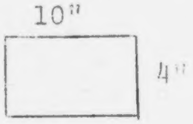
TERMS: NET 10TH OF MONTH FOLLOWING.
· INTEREST WILL BE CHARGED ON PAST DUE ACCOUNTS.

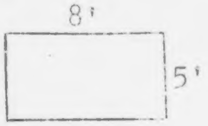
Home building is by no means simple. Many people have no idea what the names of different parts of the house refer to, and certainly don't know where they are located or how they are related. This section is meant to give you some idea of the parts of a house and where they are located.

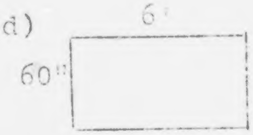
Reminder: Area of a rectangle is the space inside. (L x W)
Volume of a rectangular solid, (L x W x H), like a room a box, etc.

1. Find the area of these rectangles:

(a)


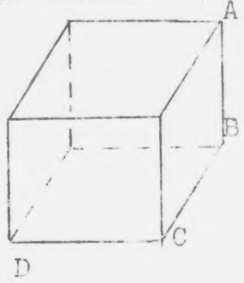
(b)


(c)


(d)


2 The figure below represents a rectangular solid. Find the volume in each case:

(a) AB = 12', BC = 8", DC = 10'
(b) AB = 4", BC = 8", DC = 14"
(c) AB = 24", BC = 9", DC = 16"



Reminder: Linear measure means to measure in a straight line. Some of the units are inches, feet yards, miles, meter etc.

Conversion Table
' = feet
" = inches
3 ft. = 1 yd. = 36"
1 mile = 5280 ft.
1 meter = 39.37 inches

Fill in the blanks:

1. 2' = _____"
2. 84" = _____'
3. 45' = _____ yds.
4. 3937" = _____ meters
5. 16487' = _____ miles
6. 65 yds. = _____'
7. 12 yds. = _____"
8. 2 miles = _____"
9. 1487632" = _____ miles

FIGURING BOARD FEET

All lumber is sold on the basis of board feet. And all lumber is figured on the basis of thickness, width, length.

One of the simplest ways to figure the board feet of a piece of lumber is to use the figure of twelve (12) as a base.

Let us start first with this example:

1 piece of 1" x 4" - 12' (1" thick, 4" wide, and 12' long)
Solution: The formula for board feet is $\frac{T \times W \times L}{12}$ = board feet

$$\frac{1 \times 4 \times 12}{12} \qquad \frac{48}{12} = 4 \text{ board feet}$$

Now for futher examples:

1 piece 1x4-6' since 4 is 1/3 of 12 this =1/3 of 6'or 2 board feet.
1 piece 1x4-8' since 4 is 1/3 of 12 this =1/3 of 8'or 2 2/3 board feet.
1 piece 1x4-10' since 4 is 1/3 of 12 this =1/3 of 10' or 3 1/3 board feet.
1 piece 1x4-12' since 4 is 1/3 of 12 this = 1/3 of 12' or 4 board feet.

Now let us go to more than one piece of lumber.

50 pieces 1 x 4 - 12' = 50 pieces x 12' = 600 and 4 is 1/3 of 12 then 1/3 of 600 = 200 board feet

50 pieces 1 x 4 - 8' = 50 pieces x 8 = 400 linear feet and 4 is 1/3 of 12 then 1/3 of 400 = 133 board feet.

Now let us take a list of lumber and arrive at the total amount of board feet.

40 pieces 1 x 4 - 8' = 40 x 8 = 320 linear feet
30 pieces 1 x 4 - 6' = 30 x 6 = 180 linear feet
70 pieces 1 x 4 - 8' = 70 x 8 = 560 linear feet
80 pieces 1 x 4 - 10'= 80 x 10 = 800 linear feet
20 pieces 1 x 4 - 12'= 20 x 12 = 240 linear feet
20 pieces 1 x 4 - 14'= 20 x 14 = 280 linear feet
20 pieces 1 x 4 - 16'= 20 x 16 = 320 linear feet
40 pieces 1 x 4 - 18'= 40 x 18 = 720 linear feet
1/3 of 3420 linear feet = 1140 board feet

Now remember use 12 as a base and 4 is 1/3 of 12 so take 1/3 of 3420 and the answer is 1140 board feet

Now, let us go to other widths:

40 pieces of 1 x 6 - 8' = 40 x 8 = 320
30 pieces of 1 x 6 - 10' = 30 x 10 = 300
70 pieces of 1 x 6 - 12' = 70 x 12 = 840
60 pieces of 1 x 6 - 14' = 60 x 14 = 840
50 pieces of 1 x 6 - 16' = 50 x 16 = 800
60 pieces of 1 x 6 - 18' = 60 x 18 = 1,080
1/2) 4,180 (2,090 board feet
2,090
2,090

Now use 12 as a base and 6 is 1/2 of 12, so take 1/2 of 4,180, the above total, and the answer is 2,090 board feet.

50 pieces of 1 x 8 - 8' = 50 x 8 = 400
60 pieces of 1 x 8 - 10' = 60 x 10 = 600
40 pieces of 1 x 8 - 12' = 40 x 12 = 480
60 pieces of 1 x 8 - 14' = 60 x 14 = 840
40 pieces of 1 x 8 - 16' = 40 x 16 = 640
70 pieces of 1 x 8 - 18' = 70 x 18 = 1,260
4,220

4220 x 2/3 = ____________

20 pieces 1 x 10 - 8' = 20 x 8 = 160
30 pieces 1 x 10 - 10' = 30 x 10 = 300
40 pieces 1 x 10 - 12' = 40 x 12 = 480
50 pieces 1 x 10 - 14' = 50 x 14 = 700
20 pieces 1 x 10 - 16' = 20 x 16 = 320
10 pieces 1 x 10 - 18' = 10 x 18 = 180

2140 x 10/12 = 2140 x 5/6 = ____________

Again use 12 as the base and 10 is what part of 12?

20 pieces 1 x 12 - 8' = 20 x 8 = 160
30 pieces 1 x 12 - 10' = 30 x 10 = 300
40 pieces 1 x 12 - 12' = 40 x 12 = 480
50 pieces 1 x 12 - 14' = 50 x 14 = 700
20 pieces 1 x 12 - 16' = 20 x 16 = 320
10 pieces 1 x 12 - 18' = 10 x 18 = 180
1,260

1260 x 12/12 = ____________

Again use 12 as the base and 12 becomes a whole, then since the lumber is 12" wide the correct answer is 1260 board feet.

Now, let us go into another thickness of lumber and see how we can arrive at the correct amount of board feet.

40 pieces 2 x 4 - 8 = 40 x 2 x 8 = 640
10 pieces 2 x 4 - 10 = 10 x 2 x 10 = 200
6 pieces 2 x 4 - 12 = 6 x 2 x 12 = 144
10 pieces 2 x 4 - 14 = 10 x 2 x 14 = 280
5 pieces 2 x 4 - 16 = 5 x 2 x 16 = 160
10 pieces 2 x 4 - 18 = 10 x 2 x 18 = 360
1,784

Again, use 12 as the base and 4 is 1/3 of 12, then 1/3 of the above total is 595 board feet.

On the following, use 12 as the basis to figure from.

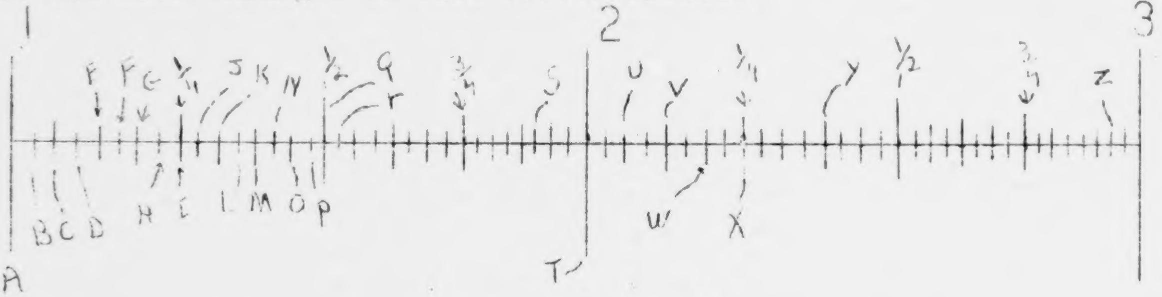
FIND BOARD FEET:

(1) 10 pieces 2" x 6" x 12'= ________________
(2) 14 pieces 2" x 10" x 18'= ________________
(3) 5 pieces 4" x 4" x 20'= ________________
(4) 40 pieces 2" x 10" x 14'= ________________
(5) 125 pieces 1" x 6" x 12'= ________________
(6) 75 pieces 2" x 12" x 24'= ________________
(7) 250 pieces 2" x 4" x 12'= ________________
(8) 16 pieces 1" x 12" x 12'= ________________
(9) 9 pieces 1" x 10" x 14'= ________________
(10) 25 pieces 2" x 2" x 16'= ________________

READING A MEASURING INSTRUMENT

All rulers and tapes are not marked the same. Some divide the inch into 16 parts, some into 32 parts, and some even more. We will use 32 parts since it is the one most commonly used in our field.

The following drawing represents part of a tape measure It has been enlarged to show better detail.



If you count the spaces, there should be 32 per inch. We will practice and then determine different lengths.

Reminder: You name a part of a straight line by using a letter on each end of the part.
Example: A_____________K is named $\overline{AK}$

W_____________Q is named $\overline{WQ}$

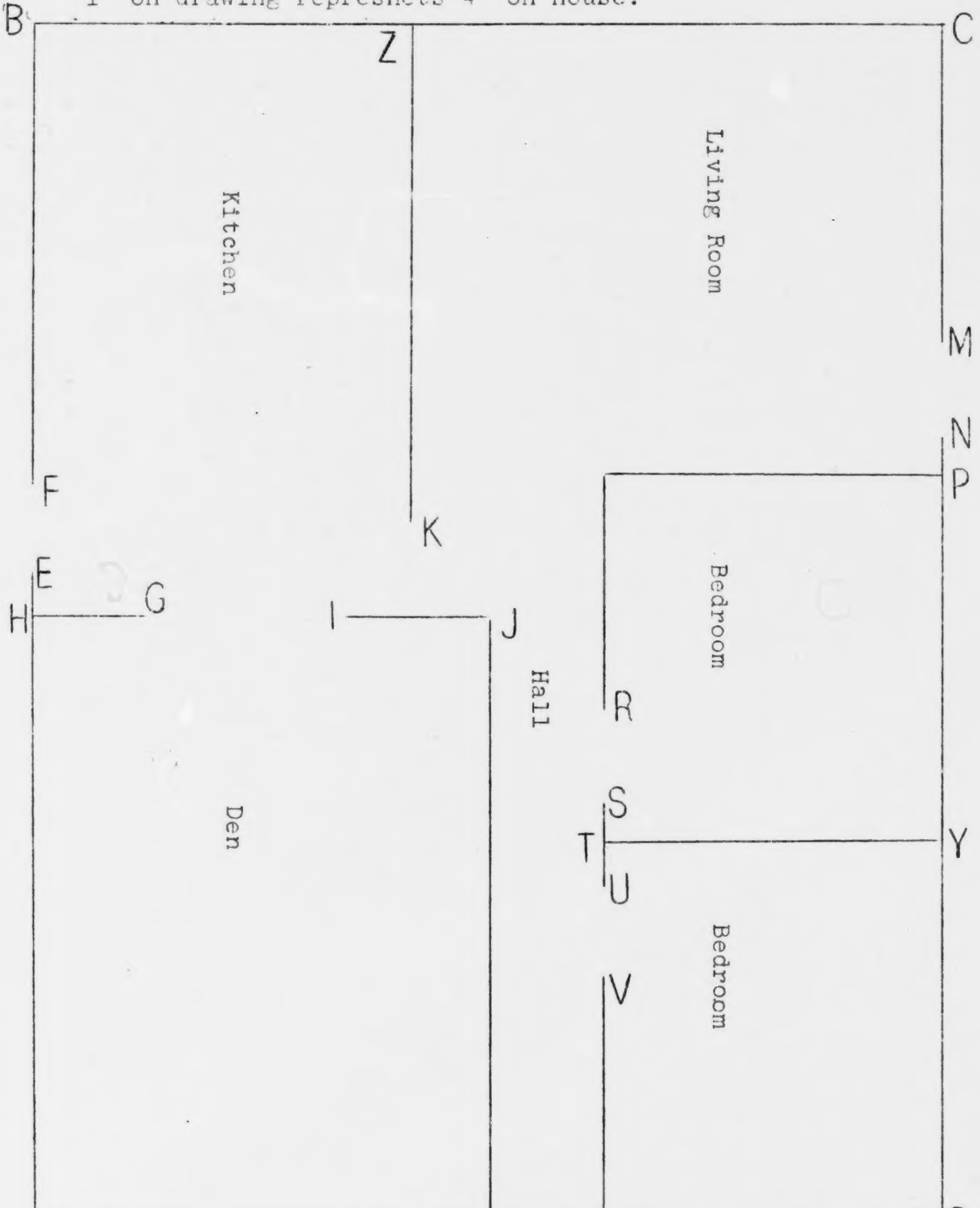
Refer to the drawing above and find the length of the following line segments. When we say find length, for example of $\overline{AD}$, we mean count the space from A to D.

1. $\overline{AD}$ = 3/32"
2. $\overline{AB}$ = 1/32"
3. $\overline{AC}$ = 2/32" or 1/16"
4. $\overline{AI}$ = ________
5. $\overline{AL}$ = ________
6. $\overline{AU}$ = ________
7. $\overline{AH}$ = ________
8. $\overline{AM}$ = ________
9. $\overline{AP}$ = ________
10. $\overline{AV}$ = ________
11 $\overline{AW}$ = ________
12 $\overline{AY}$ = ________
13 $\overline{AZ}$ = ________
14 $\overline{AJ}$ = ________
15 $\overline{AG}$ = ________

SIMPLE HOUSE FLOOR PLAN

Scale is 1/4" = 1'. This means for every 1/4" on the drawing, it represents 1' length on the house. Practice: 3/4" = 3'; 1 2/4" = 6/4" = 6'; 1/8" = 1/2 of a 1/4 or 1/2 of a 1' = 6" .. 1/8" = 6" or 1/2 foot.

1" on drawing represnets 4' on house.


B
Z
C
Kitchen
Living Room
M
N
F
P
K
E
G
H
I
J
Bedroom
Hall
R
S
T
Y
U
Den
Bedroom
V
A
X
W
D

STUDENT NOTE: Do not misplace this page. This is the basis for the remainder of the chapter.

Converting from scale on blueprints to actual measures of a house.
Scale is 1/4" to the foot.

1. 1/4" = __1'__

2. 2/4" = __2'__

3. 3/4" = __3'__

4. 4/4" = __4'__

5. 1/8" = 6" (since 1/8 is 1/2 of 1/4, then 1/8" represents half a foot or 6")

6. 3/8" = since 1/8" = 6", then 3 x 6" = 18" or 18/12 = 1 6/12 or 1 1/2 feet.

7. 1/16" = _______"

8. 5/16" = _______"

9. 10/16" = _______'

10. 5/8" = _______'

11. 7/8" = __3 1/2' if 1/8" = 6" then 7/8 = 7 x 6 = 42" and 42/12 = 3 1/2'

12 1 3/4" = _______' since 1" is 4', and 3/4" is 3', then we have 4' + 3' = 7'

13. 1 1/4" = _______'

14. 2 1/2" = _______'

15. 6" = _______'

16. 10 3/16"= _______'

17. 1 1/8" = _______"

18. 1 3/8" = _______'

19 4 3/16" = _______ft and ________ins.

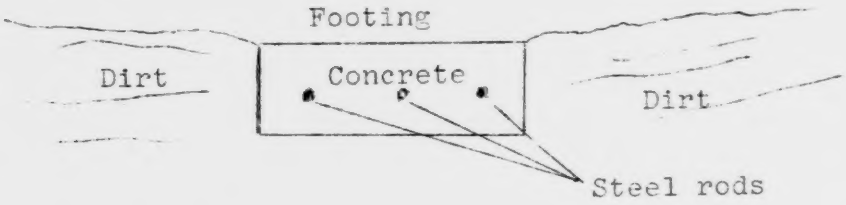
20. 2 3/8" = __8'__and ________"

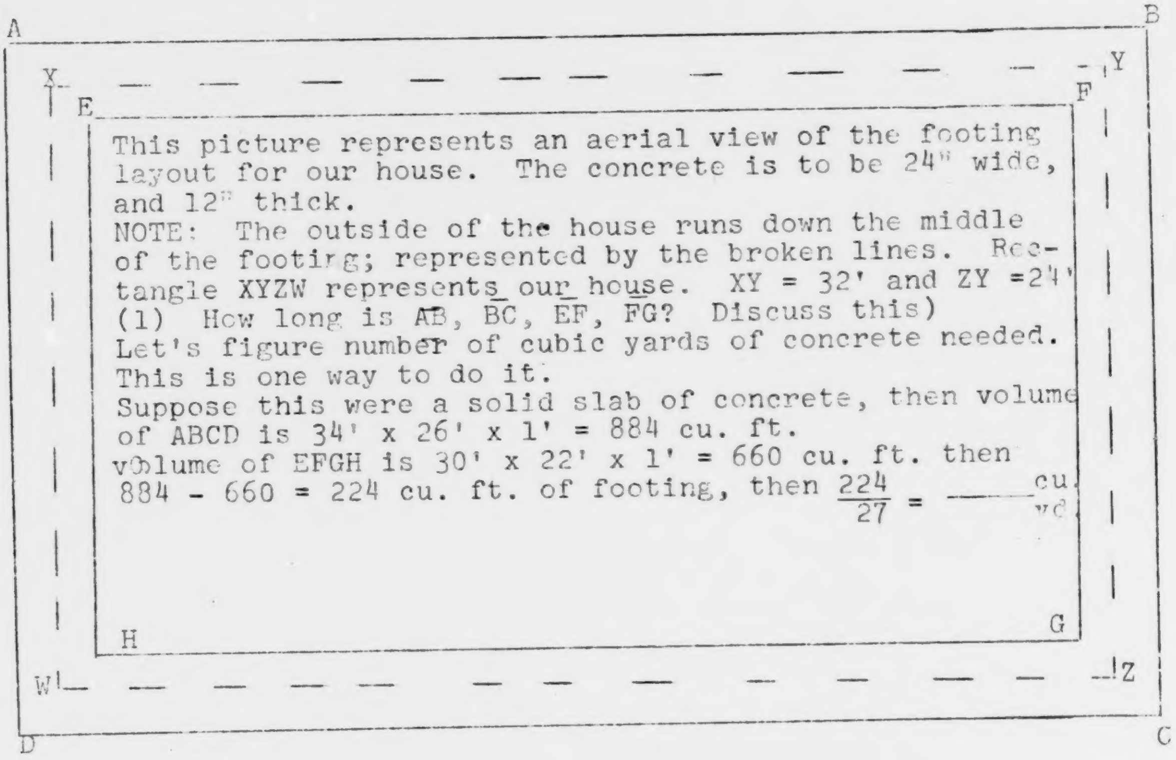
Student Note: (The rest of the drawings are not to scale.)

FOOTING:

The footing of a house is usually made of concrete. A trench is usually dug in the ground and poured to a certain width and depth with concrete. Steel bars are also placed in the trench. The steel adds weight carrying strength. It is an aid in keeping the footing from breaking and trying to move.

This represents a view you would have if you dug straight across a footing.

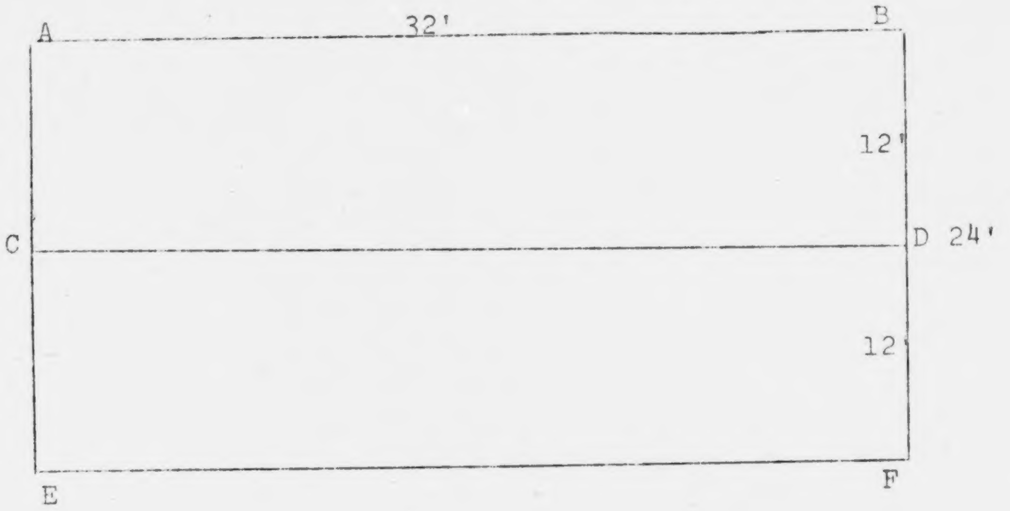




This picture represents an aerial view of the footing layout for our house. The concrete is to be 24" wide, and 12" thick.
NOTE: The outside of the house runs down the middle of the footing; represented by the broken lines. Rectangle XYZW represents our house. XY = 32' and ZY = 24'
(1) How long is AB, BC, EF, FG? Discuss this)
Let's figure number of cubic yards of concrete needed. This is one way to do it.
Suppose this were a solid slab of concrete, then volume of ABCD is 34' x 26' x 1' = 884 cu. ft.
volume of EFGH is 30' x 22' x 1' = 660 cu. ft. then 884 - 660 = 224 cu. ft. of footing, then $\frac{224}{27}$ = ______ cu. yd.

1. At$18.50 a cubic yard, what will the concrete cost?
2. Put a footing across the center and figure its cost.
3. Total of the concrete is $__________.

AERIAL VIEW OF FOUNDATION WALLS



After the footing is poured, the foundation is built upon this. The foundation, for a house with a wooden floor, is usually made of concrete blocks. The foundation wall will be in the form of a rectangle. To find number of blocks needed, figure total surface area of foundation wall in square inches and divide the area of a block, in square inches, into it. This will give close to the number needed. You can very seldom, if ever, be exactly correct. In our above foundation plan, there is a wall across the center also. The walls are to be 3 blocks high.

Figure the number of blocks needed. Allowing for the joints, a block will measure about 8" tall and 16" long.

1. Area of one block = 8" x 16" = _______ sq. in.

2. (a) Area of long foundation walls = L x W, since 32' = 384"
   then 384" x 24" = ________ sq. in.
   (b) Since there are three walls this size then
   3 x _______ sq. in. = _______ sq. in.
   (c) Area of short walls = L x W, since 24' = 288", then
   288" x 24" = _______ sq. in.
   (d) There are two walls this size, therefore
   2 x _______ sq. in. = _______sq. in.
   (e) Find the total surface area of foundation walls, (ADD b&d)
   (f) Find number of blocks needed (Divide number one into 2E)
   (g) If each block costs 30¢, what is the cost of the blocks
   for the foundation.

Aerial picture of foundation with joists, plates, and headers in place.

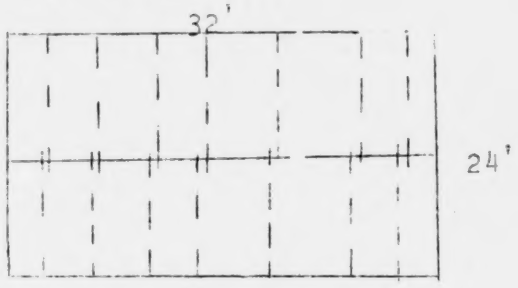


Fig. 1

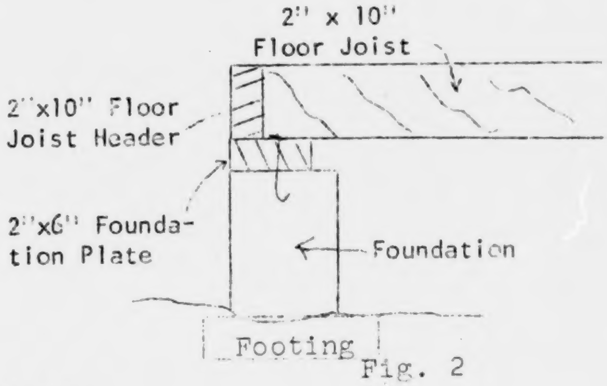
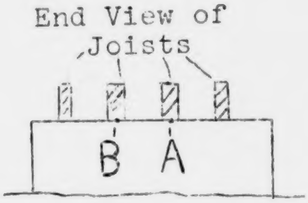


Fig. 2

After the foundation is laid, the foundation plates are placed on top of it. These plates are laid flat down and either nailed or bolted. They are usually 2" x 6" or 2" x 8" (read 2 by 6, 2 by 8).

1. If we use 2" x 6", how many linear feet will we need? How many board feet?

2. Refer to Fig. 1 and 2. The broken lines represent the floor joists. They are usually 2 x 10. They run from top of one foundation to the top of the other. They are placed as such.



They are set to stand up rather than lie flat, this is to increase their ability to hold up a load. They are also placed on 16", 18", or 24" centers. This means that from the center of one, to the center of the next one is either 16, 18, or 24 inches. See above sketch, From A to B is 16, 18, or 24 inches. When figuring number of these needed you first change the distance to be covered into inches. In our case 32' is the distance. Therefore, 32' x 12 = 384". Since we plan to build on 16" centers, we divide 384 into parts that are 16" long. At the end of each part we will place a joist. Now 16 will go into $\overline{384}$ exactly 24 times. NOTICE: We also have to put a joist at the point we begin from. Therefore, 24 + 1 = 25 that we need for one side. We double this to get them all. 2 x 25 = 50 (Notice in drawing there are 2 sets of joists). They run from the outside and meet on the center foundation.

Let's practice finding the number of joists needed to cover a certain distance.

(a) 20' length to cover = 20 x 12 = 240", $\frac{240}{16}$ = 15 spaces. We have to start with one so we need 16.

(b) 22' length to cover = 22 x 12 = 264", $\frac{264}{16}$ = 16.5 or 17. We start with one so we need 18.

(c) 24' length to cover = 24 x 12 = 288", $\frac{288}{16}$ = ______ +1 = ______

(d) 40' length to cover = 40 x 12 = 480", $\frac{480}{16}$ = ______ +1 = ______

(e) 44' length to cover = 44 x 12 = 528", $\frac{528}{16}$ = ______ +1 = ______

How many board feet of joist do we need for our house plan?

3. The headers; refer to Figure 2; are placed only against the outside ends of the joists. In our picture they will be at the top and bottom. Again we will use 2" x 10".

(a) How many linear feet of 2 x 10 are needed?

(b) How many board feet are needed?

After the joists are in place we then cover them with the first layer of the floor. This is called the sub-floor. It is usually made of rough material because the next layer will hide it anyway. We will use plywood for our sub-floor.

(a) How many square feet will there be in the floor?

(b) If we use 4' x 8' sheets of plywood, how many square feet will one piece cover?

(c) How many pieces will we need to do the job? If the answer contains a decimal, round it to the next whole number.

The next step is to begin the wall structure. It first starts out looking something like a jail cell, only the parts that are similar to the bars are called studs. In a single story house they are usually made of 2" x 4".

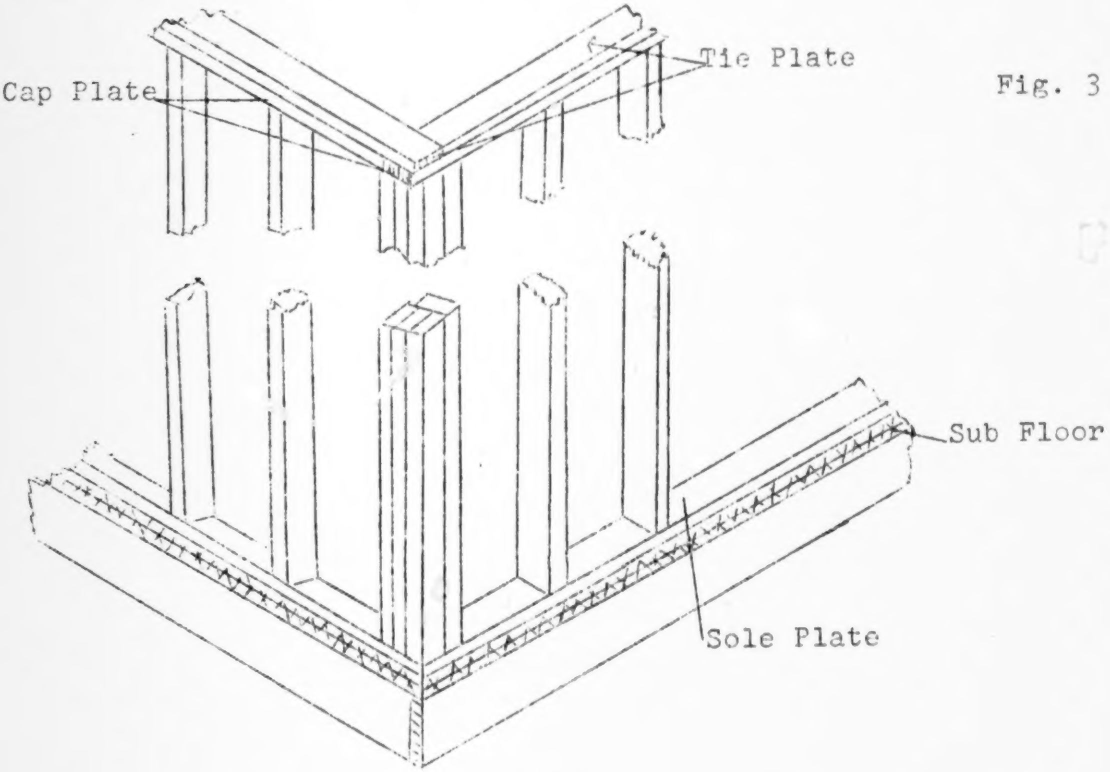


Fig. 3

Refer to figure 3.

After the sub-flooring has been placed, we then mark lines on it to show the location and direction that all the walls will run. These marks have to be placed in the correct location, because the walls will be constructed directly on top of them. To find the correct location you would go back to the floor plan and convert the scale measures into actual feet and inches and then measure off the distances on the sub-floor.

Once the marks have been drawn you then put down the sole plate. They are usually 2 x 4 and are placed with a wide side down. The purpose of these plates is to have a place to stand the studs and be able to nail them to something solid.

1. How many linear feet of sole plate will we need? (Reminder: They go under the exterior and interior walls)

2. How many board feet are needed?

After the plates are down we then start standing and nailing our studs. When figuring studs needed for a wall that is to be on 16" centers, there is a short cut. For every 4 feet of wall length, there will be 3 studs needed. Allow four extra studs per outside corner, (look at Fig. 3). When figuring lengths of inside and outside walls, do not take out for the windows and doors. The studs needed will work out close enough in this manner.

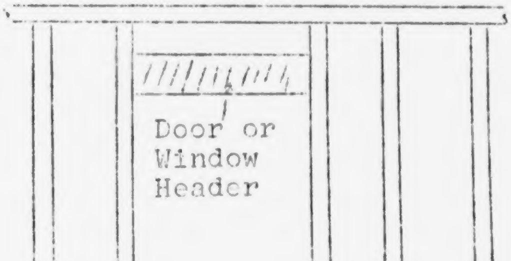
1. What is the total linear feet of walls for our house?
2. How many times will four divide this number?
3. Multiply your answer by 3.
4. How many outside corners do you have?
5. Multiply the answer to number 4 by 4.
6. Now if you add number three and number five, you will have a good idea of the number of studs needed. How many?
7. How many board feet is this if the studs are 8' long?

After the studs are in place, you then put the top two plates down. (Refer to Fig. 3) The first one to go down the tops of the walls is called the cap plate the next one is called the tie plate. Notice how they over lap at the corners. This is for strength. They are also 2" x 4".

1. How many linear feet do we need?
2. How many board feet?

When there is an opening left in a wall for a door or window, there should be a header placed in the top of the opening. This provides the opening with enough strength so as not to sag. These are usually 2" x 6". In the bottom of a window opening there is also a header, but they are usually 2" x 4".

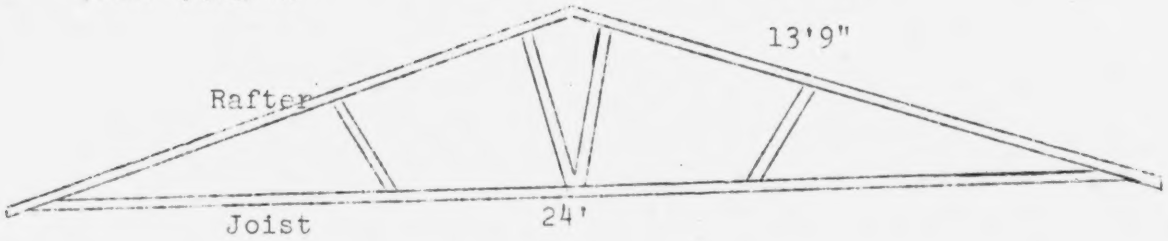
Fig. 4



In our house there will be eight window openings that are 32" wide, one that is 60" wide. We will have five door openings 40" wide and one 70" wide.

1. How many linear feet of 2" x 6" will we need for our overhead headers?
2. How many board feet?

TRUSS ASSEMBLY



After the walls have been put in place, the trusses are then placed. Trusses include the ceiling joists and the rafters, all in one assembly. A number of builders buy these factory made; when possible. These are the assemblies upon which the roof is laid. They are usually put on the same centers as are the floor joists and wall studs. In our case 16".

1. Since we have to cover 32' of linear distance, how many will we need. (They go from one outside wall to the other.)

The next step is to put the decking on the top of our trusses. This is usually 1/2" exterior grade plywood decking. We will use 4' x 8' sheets. The sides of the roof are in the form of a rectangle. They are 32' long and 13'9" wide.

1. Find total number of square feet to be decked.
2. How many square feet will one 4 x 8 sheet of plywood cover?
3. How many sheets are needed to deck this house?
4. If one square of roofing will cover 100 square feet, how many squares will we need. (Round off to one decimal.)

Our next step is to cover all exterior walls with blackboard. This is to add strength to the walls, and also to help hold air and moisture out of the house. We will buy this in 4' x 8' sheets also.

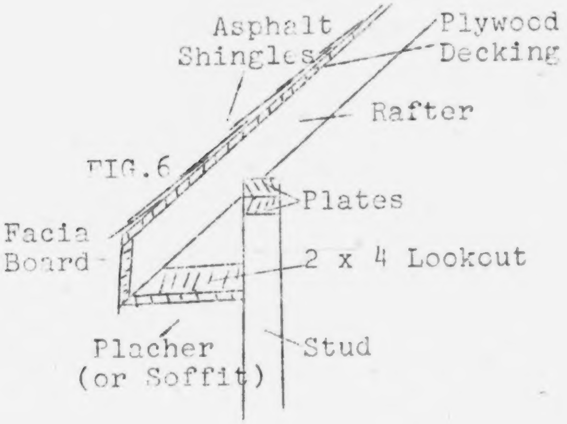
1. How many square feet of exterior wall space do we have to cover?
2. How many sheets of black-board will it take?

The next step will be to put our final layer of exterior siding on the house. This will be Masonite siding.

1. How many square feet do we need?

EXTERIOR TRIM ON OVERHANG

FIG.6



Our next step is to do some trim work around the roof overhang. This is put on mainly for looks. The facia board is nailed on the end of the rafters. This is to keep them from showing. We then use 2" x 4" nailed from the side of the house to the outside lower edge of the rafters. These are called lookouts. Now to hide these lookouts we nail our soffits on the bottom edge of the lookouts.

1. How many linear feet of 1" x 6" do we need for the facia boards? How many board feet?

2. How many linear feet of Soffit do we need? If we use 1" x 10" for our Soffit, how many board feet do we need?

Our next step is to put on the inside wall and ceiling covering. It will be in 4' x 8' sheets.

(a) Use 1/2" sheet rock for ceilings.
(b) Use 3/4" sheet rock for all walls except the den.
(c) Panel the den.

1. How many square feet of sheet rock will be needed for the ceilings? How many pieces will be needed?

2. How many square feet of walls need sheet rock? How many pieces needed?

3. How many square feet of walls need to be paneled? How many pieces will be needed?

Next we will paint the inside and outside of the house:

1. What is the total square feet of interior walls and ceiling to be painted? If paint covers 300 feet per gallon, how many gallons are required to put on two coats of paint?

2. What is the total square feet of exterior to be painted? (Masonite siding, Facia board, Soffit). If paint covers 350 square feet per gallon, how many gallons of exterior paint are needed?

If we carpet all the floors, how many square yards will be needed?

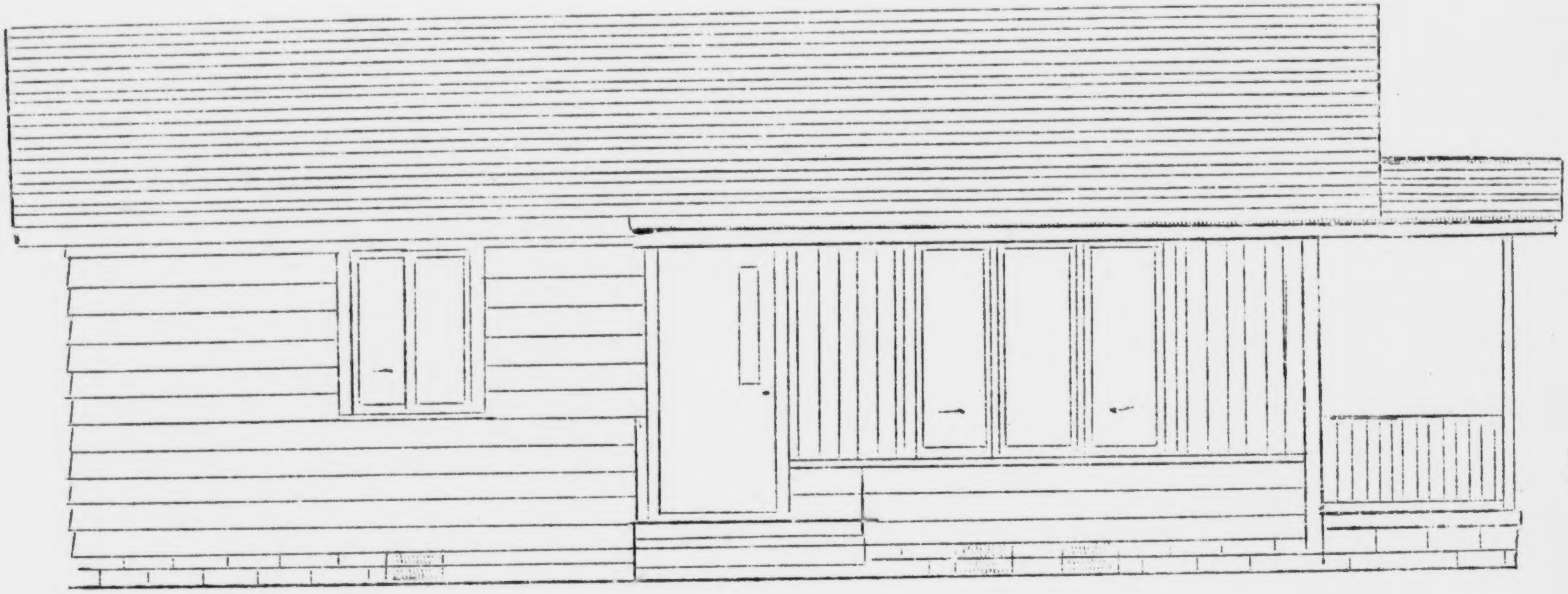
MATERIALS LIST FOR OUR PROJECT

FILL IN THE BLANKS

Item	No. pieces	Size	Number of Board feet	Price Per unit	Cost
Concrete for footing			Number of Cu. yds. ( )	$18.50 per cu. yd.	
Concrete blocks for foundation				30¢ each	
Foundation plates		2" x 6"		$145 per 1,000 Bd. ft.	
Floor joists and headers		2" x 10"		$145 per 1,000 Bd. ft.	
Sub-floor		4' x 8' plywood		$4.75 per sheet	
Sole plate		2" x 4"		$145 per 1,000 Bd. ft.	
Studs		2" x 4"		94¢ each	
Cap and Tie plates		2" x 4"		$145 per 1,000 Bd. ft.	
Door and window headers		2" x 6"		$145 per 1,000 Bd. ft.	
Trusses				$15 each	
Decking		4' x 8' plywood		$4.75 per sheet	
Roofing	Number of squares			$11.35 per square	
Black board Covering		4' x 8'		$1.95 per sheet	
Masonite exterior siding				$200 per 1,000 sq. ft.	
Facia board		1" x 6"		$150 per 1,000 Bd. ft.	

Item	No. pieces	Size	Number of Board Feet	Price Per Unit	Cost
Soffit	X	1" x 10"		$150 per 1,000 sq. ft.	
Sheet rock		1/2" 3/4"	X	$2.15 $2.50	
Paneling		1/4"	X	$4.50 per sheet	
Gallons of Paint		X	X	$5.70 per gallon	
Carpet	X	X	Number of sq. yds. ( )	$6.50 per sq. yd.	
Lintels (windows)		42" x 30" 70" x 54"	X	$40 each $85 each	
Lintels (doors)		6'8" x 30"	X	$40 each	

What is the total materials cost?

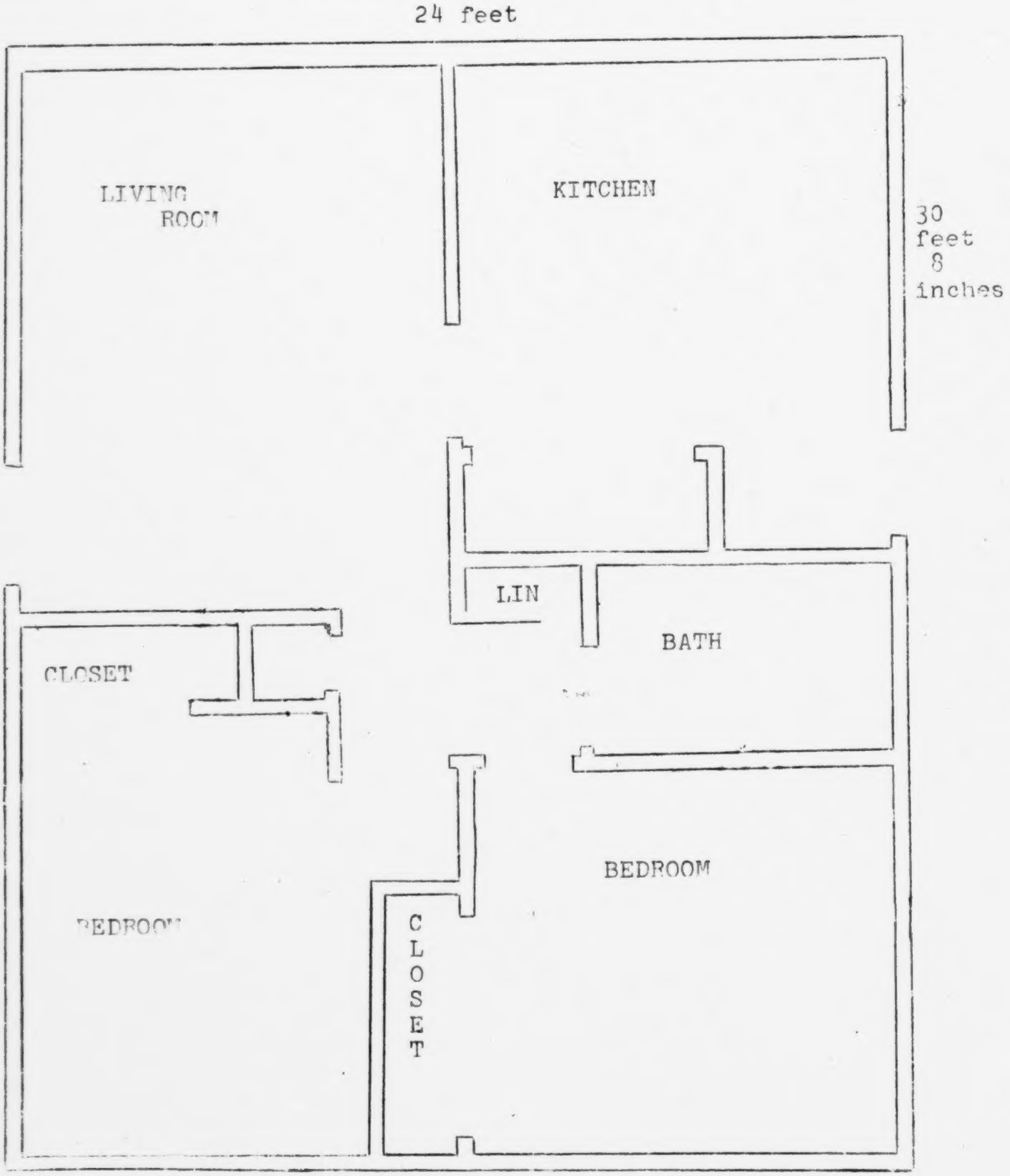


CONTRACTOR:

HENSON LUMBER CO.

WYNNE, ARK.

FLOOR PLAN


24 feet
LIVING ROOM
KITCHEN
30 feet 8 inches
LIN
BATH
CLOSET
BEDROOM
BEDROOM
CLOSET

Directions:

1. Find the cost of material and labor for each unit.
2. Find the total cost.

Estimate

	Amount	Cost per unit	Cost of material	Labor
I. Miscellaneous:				
1. Permits & licenses			$ 25.00	
2. Insurance			35.00	
3. Termite treatment			48.00	
4. Cleaning labor			50.00	
5. Site work				
6. Utilities			15.00	
II. Layout and footing:				
1. Excavation	10 yds			$ 50.00
2. Layout material			20.00	20.00
3. Concrete	7 yds	$ 16.95	118.65	21.00
4. Layout labor				40.00
5. 1/2" steel bars	240 ft	.08	19.20	
III. Foundation:				
1. 8 x 8 x 16 concrete blocks	82	.29	23.78	20.50
2. 4 x 8 x 16 partition blocks	82	.24	19.68	20.50
3. Masonry	6	1.65	9.90	
4. Sand	1 yd	6.00	6.00	
5. 1/2 x 8" fdn. bolts	18	.15	2.70	
IV. Masonry:				
1. Face bricks	5200	60.00	312.00	338.00
2. Mortar	38	1.65	62.70	
3. Sand	4 yds	6.00	24.00	
4. Wall ties	200	.03	6.00	
V. Flat Concrete:				
1. Fill sand	30 yds	2.00	60.00	30.00
2. 6.6 x 10.10 mesh	1	22.50	22.50	
3. Concrete	10 yds	16.95	169.50	
4. Visqueen - 006 mil	800 ft	.01 $\frac{1}{2}$	12.00	
5. Form and finish	766 ft^2	.12	14.40	114.90

	Amount	Cost per unit	Cost of material	Labor
VI. Frame thru wall plates				
1. Studs - 2 x 4 x 8 construction	220 pcs	.94	206.80	
2. Plates - 2 x 4 utility	1000 bd ft	145.00	145.00	
3. 15 lb. felt	1	3.60	3.60	
4. Headers - 2 x 8 x 8 #3	85 bd ft	145.00	12.32	
2 x 8 x 12#3	96 bd ft	145.00	13.92	239.10
2 x 8 x 14#3	37 bd ft	145.00	5.37	
5. Corner bracing1/2x4x8	8 pcs	4.75	38.00	12.80
6. Blackboard 1/2x4x8	20 pcs	1.95	39.00	332.00
7. 16 box nails	100 lbs	.18	18.00	
8. 1 1/2 roofing nails	10 lbs	.25	2.50	
VII. Frame thru deck:				
1. Joists 2x6x12 #3	216 bd ft	145.00	31.32	
2x6x14 #3	252 bd ft	145.00	36.54	
2. Bracing 2x6x12 #3	72 bd ft	145.00	10.44	
3. Rafters 2x6x14 #3	336 bd ft	145.00	48.72	116.40
2x6x16 #3	288 bd ft	145.00	41.76	
4. Furring 1x4 #3 780 ft.	290 bd ft	150.00	43.50	78.00
5. Decking 1/2x4x8	32 pcs	4.75	152.00	51.20
6. 6 coated nails	20 lbs	.22	4.45	
VIII. Roof:				
1. 15 lb. felt	4	3.60	14.40	8.00
2. 240 sealdown	11 sq	11.35	124.85	38.50
3. 7/8 roofing nails	18 lbs	.28	5.04	
4. Plastic cement	1 qt	.55	.55	
IX. Exterior Millwork:				
1. $3^{0}6^{8}$ x 1 3/4 hollow core door, style 8	1	39.95	39.95	20.00
2. $2^{8}6^{8}$ x 1/34 hollow core door, style 37	1	39.75	39.75	20.00
3. Key and knob locks	2	6.85	13.70	
4. 2^{8} threshold	1	1.60	1.60	5.00
5. 3^{0} threshold	1	1.60	1.60	5.00
6. Felt weather stripping	2	.85	1.70	5.00
7. 2^{8} x 6^{8} storm door left hand	1	29.95	29.95	10.00
8. 3^{0} x 6^{8} storm door right hand	1	29.95	29.95	10.00
9. Windows $2^{8}3^{0}$ w/screen	1	13.10	13.10	5.00
7^{0}x4^{0}picture w/screen	1	36.70	36.70	5.00
2^{8}x4^{0} w/screen	4	14.85	59.40	20.00
2^{8}x4^{0} twin w/screen	1	30.70	30.70	5.00
3^{0}x2^{0} slider w/screen	1	11.90	11.90	5.00
10. Cornice 1 x 6 #1	70 bd ft	257.00	17.99	35.00
1 x 2	140 ft	257.00	15.40	14.00
11. Soffit 1/4 x 4 x 8 A.C. plywood	6 pcs	4.70	28.20	28.80

	Amount	Cost per unit	Cost of Material	Labor
12. Mold 1 3/4	120 ft	.09	10.80	12.00
13. Bowers 4/12 8' base	2	12.25	24.50	10.00
14. Freeze 1 x 10 #1	100 bd ft	257.00	25.70	30.00
15. Drip cap	50 ft	.16	8.00	10.00
16. Siding 1 x 6 105 #1	110 bd ft	255.00	28.05	27.50
17. Caulking	6	.35	2.10	
X. Interior Millwork				
1. 2⁸x6⁸x 1 3/8 units	3	20.50	61.50	30.00
2. 1⁶x6⁸ x 1 3/8 units	1	20.50	20.50	10.00
3. 4⁰x6⁸ x 1 3/8 bipass unit	2	40.00	80.00	20.00
4. 6⁰x6⁸ x 1 3/8 bipass unit	1	45.65	45.65	10.00
5. Bedroom locks	2	3.65	7.30	
6. Bathroom locks	1	3.65	3.65	
7. Closet locks	3	2.95	8.85	
8. Casing	160 ft	.12	19.20	24.00
9. 1 x 5 x 12 #1 12 pcs	72 ft	257.00	18.50	28.80
10. Base and shoe comb.	240 ft	.16	38.40	24.00
11. Wood closet rod	14 ft	.15	2.10	6.00
12. Shelving 1 x 12 x 12#2	12 ft	.19	2.28	14.00
1 x 12 x 14#2	14 ft	.19	2.66	
13. Paneling 3/16 x 4 x 8	68 pcs	3.80	258.40	217.60
14. 3/4 x 3/4 Scotie	240 ft	.06	14.40	24.00
15. Door stops	6	.16	.96	3.00
16. Towel bar 18"	1	3.20	3.20	2.50
17. Paper holder	1	.98	.98	2.50
18. Medicine cabinet	1	19.50	19.50	5.00
19. Sheetrock 3/8 x 4 x 12	15 pcs	2.40	36.00	72.00
20. Tape	2	.89	1.80	
21. Sheetrock mud (4 gal)	2	4.50	9.00	
22. Nails	8 lbs	.28	2.24	
XI. Floor covering:				
1. Adhesive	3 gal	5.95	17.85	72.00
2. Vinyl asbestos	16 ctn	9.30	148.80	
3. Spackling 5 lb	1	1.30	1.30	
XII. Insulation:				
1. 3 x 16" 10 rolls	700 ft	83.50	58.45	29.20
2. 6 x 24" 10 bundles	760 ft	155.00	117.80	
3. 1/4 staples	1000	.90	.90	
XIII. Cabinets:				
1. Base	14 ft	9.00	126.00	252.00
2. Upper	14 ft	7.00	98.00	
XIV. Ceramic tile (around tub)	50 ft	2.15		107.50

	Amount	Cost per unit	Cost of material	Labor
XV. Plumbing:				
1. Rough in (openings)	6	40.00	240.00	210.00
2. Sewer line	50 ft	.30	15.00	25.00
3. Water line	50 ft	.25	12.50	25.00
4. Electric water heater 40 gal.	1	81.95	81.95	
5. Kitchen sink, rim, complete	1	48.60	48.60	
6. Water closet complete	1	38.90	38.90	
7. Steel bath tub w/shower complete	1	83.70	83.70	
8. Wall hung lavortory	1	33.95	33.95	
9. Silcocks	2	1.15	2.30	
10. Shower rod	1	3.00	3.00	5.00
XVI. Electrical:				
1. Fixture allowance			40.00	
2. Rough in (wire, boxes, receptacles, switches)			200.00	160.00
3. Electric base heat			194.25	
XVII. Paint.				
1. Exterior Laytex	6 gal	8.95	53.10	
2. Interior Laytex	10 gal	7.25	72.50	
3. Fruitwood stain	1 gal	6.95	6.95	150.00
4. Satin varnish	1 gal	6.95	6.95	
XVIII. Kitchen appliances:				
1. Slide in range	1	189.50	189.50	
2. Vent-a-hood	1	23.75	23.75	20.00
3. Vent pipe for hood	1	3.20	3.20	
4. 4/12 roof jack	1	8.65	8.65	
5. Dryer vent	1	1.75	1.75	

UNIT IX

FARMING IN NORTHEAST ARKANSAS

Main crops are cotton, soybeans and rice. Some other crops grown are corn, beef cattle, peaches, catfish, oats, and wheat. Can you name any other commercial crops?

THOMAS ELBERT MORRIS

Income Statement

600 Acres
100 of Cotton, 500 of Beans

Equipment Needed:	Cost	
Two Tractors @ $10,000 ea.	$	
One Disk @ $1,200		
One Planter @ $2,000		
Two Cultivators @ $1,200 ea.		
Spray Equipment $1,500		
One Bob Truck $3,000		
One Combine (for beans) $16,000		
One Cotton Picker $24,000		
Six Cotton Trailers @ $700 ea.		
Total Cost		$
Fram Expenses:		
Fuel and Oil @$10 per acre	$	
Fertilizer (for cotton) @ $15 per acre		
Labor (average $10 per acre)		
Repairs and Maintenance @ $13.33 1/3 per acre		
Tax on land @ $3.00 per acre		
Seed (cotton) @ $5.00 per acre		
Seed (soybeans) @ $4.00 per acre		
Equipment Payments (1/5 total cost of equipment since money was borrowed for 5 years at 6% per year)		
Interest on Equipment (6% of total cost of equip)	$	
Six Per Cent Interest on $40,000 borrowed to make Crop)		
Total Expenses		$
Income:		
Cotton - 100 Bales @ $150 per bale	$	
Government Payment $64 per acre		
Total Cotton Income		
Soybeans - 30 bu. per acre @ $3.00 per bushel		
Total Income		$
Total Expenses		
Net Income		

BREAKDOWN ON EXPENSES (Round off dollars)

Any expenses not specifically for a particular crop are allowed on a per acre basis. Equipment loan is for 5 years at 6% per year.

Equipment

	Cotton			Beans		
Tractors	1/6 of $20,000	=	$3,333	5/6 of $20,000	=	$16,667
Disk		=			=	
Planter		=			=	
Cultivators		=			=	
Spray Equipment		=			=	
Truck		=			=	
Combine		=			=	
Cotton Picker		=			=	
Trailers		=			=	
Total		=			=	
Total ÷ 5 = Expenses for year						

Farm Expenses

Fuel and Oil		=			=	
Fertilizer		=			=	
Labor		=			=	
Repairs and Maintenance		=			=	
Taxes		=			=	
Cottonseed		=			=	
Soybean seed		=			=	
Equipment Payments		=			=	
Interest on Equipment		=			=	
Interest on Crop Money		=			=	
Total Expenses						

1. Find the net income on cotton using Income from Income Statement and Expenses shown above.

2. Find the profit per bale, before government payment of cotton using the net income from problem 1.

3. Find the profit per bale of cotton including government payment.

4. Find the net income on beans.

5. Find the cost per bushel of beans.

6. Find the profit per bushel of beans.

7. What per cent of total income was his net income?

Use the information on the Income Statement to work these problems.

1. Find the cost per acre for cotton figured on total cotton expenses and number of acres planted.

2. Find the cost per acre for beans figured on the number of acres planted and total expenses for beans.

3. Find the net income per acre on cotton.

4. Find the net income per acre on beans.

5. Find the cost per acre for cotton seed.

6. Find the cost per acre for beans.

7. How much is labor expense on the cotton?

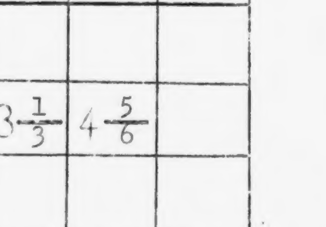
8. How much is labor expense on the beans?

9. If beans are 60 pounds per bushel and it takes 75 pounds to plant an acre, how many acres can be planted with 125 bushels of beans?

10. If beans are 60 pounds per bushel and it takes 75 pounds to plant an acre and it cost $4 per acre, find the cost per bushel.

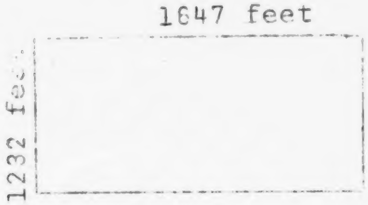
				$7\frac{1}{3}$
	$2\frac{1}{2}$			
	$2\frac{1}{6}$			
	$1\frac{5}{6}$	$3\frac{1}{3}$	$4\frac{5}{6}$	

Find the pattern and fill in the squares.



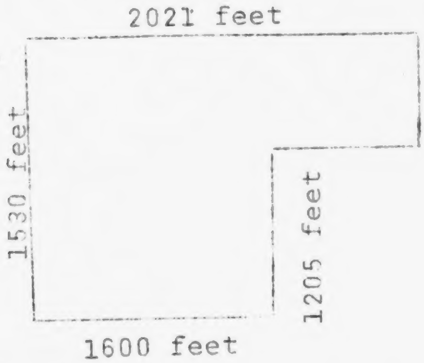
When figuring acreage, remember there are 43,560 square feet in an acre. Make your answers correct to 2 decimal places.

1.


1647 feet
1232 feet

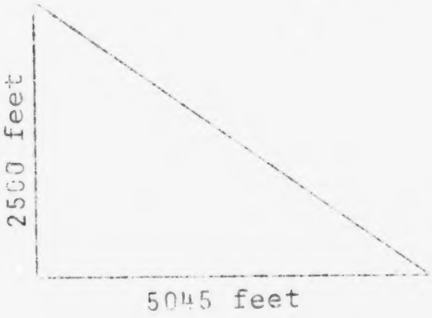
Mr. Jones has a rectangular field with the measurements shown. How many acres are in this field?

2.

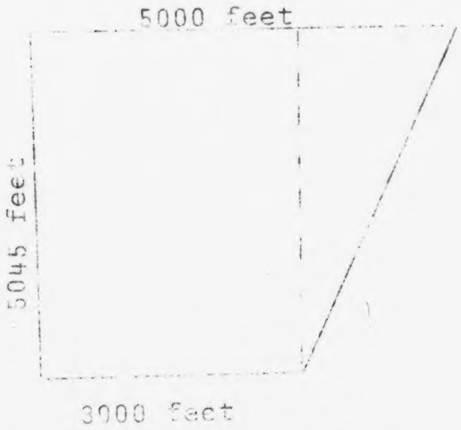

2021 feet
1530 feet
1205 feet
1600 feet

Mr. Barnes has a field shaped like this. Find the number of acres he has in his field.

3.


2500 feet
5045 feet

A new highway went through his farm and left a triangular field. Figure Mr. Brown's acreage in this field.

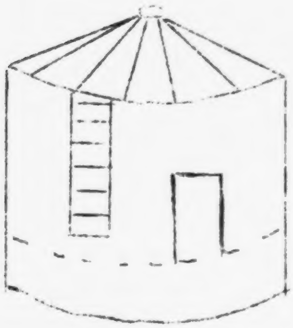

5000 feet
5045 feet
3000 feet

The rest of Mr. Brown's farm was shaped like this. Find the number of acres in this field?

5.

Mr. Miller has a chemical tank shaped like this. He knows it is 72" long with a diameter of 47". He needs to know if it will hold at least 450 gallons. (There are 231 cubic inches per gallon, use 3.14 for Pi.)

6.



Mr. Reeves needs a grain bin. He can get one with 36' diameter and 22' eave height. If a bushel of rice fills 1 1/4 cubic feet of space, how many bushels of rice will his bin hold, if only the cyclindrical part is filled? (Use 3.14 for Pi)

7. Mr. Westley has a grain cart that will unload 75 bushels per minute. How long will it take to unload 225 bushels?

8. Mr. Jacobs sold 10,000 bushels of beans at $2.90 per bushel last fall. Mr. Brownlee stored his in grain bins on his farm and sold his 10,000 bushels for $3.65 per bushel this spring. It cost him 2¢ a bushel to store them. How much did each one make? Who made the most? How much more?

9. Mr. Aikens and Mr. Craft own a farm and raise cotton, soybeans, rice, and catfish. They constructed their own fish feeders from 30 gallon barrels for $7.50 each. Commercial units cost $50 to $60 each. How much did they save on each one by making their own?

10. The pellets they use to feed their catfish cost $100 a ton. If they use one and a half tons of feed a day, how much will it cost for the month of April? How much for April through September?

11. Last year they sold 120,000 pounds of catfish. Retail sales were 3,000 pounds a week. They sold for 50¢ a pound live and $1.per pound dressed. If 1/2 of their sales were of dressed fish, how much did they gross per week? How much in all?

12. If each feeder holds 30 gallons, one gallon of feed weighs 4 pounds and they refill the feeders twice a day, how many feeders will they need in order to dispense one and a half tons of feed daily?

Alvin Samuel Gin, Inc.
Paragould, Ark.

1. John and Jim farm together. Their wheat crop was 908 bushels which sold at $1.25 per bushel. They owe the landlord 1/3 for rent. The landlord also wants to buy an additional 2/3 of 65 bushels. After John and Jim pay $125 for the combining, what will be their proceeds?

2. John Caldwell bought five tons of 12-16-24 fertilizer on April 11, 1973, at $86 per ton. What will be the cost of the fertilizer after 3% sales tax is added?

   The landlord, Joe Stack, must pay 29% of the cost since he collects 29% crop rent from the farm. How much does he pay?

   If John's brother, Jim, farms with him, what are each one's charges for the fertilizer?

3. Sam Jones farms 90 acres of land, 13 acres of which he owns. The remainder he rents:

   10 acres from Jim Smith
   15 acres from David McCulley
   20 acres from Doyle Reddick
   32 acres from Vern Shatley

   Mr. Jones made the following purchases of chemicals, using it equally over the entire 90 acres.

   April 1, 1973, purchased 10 gallons M.P. 4E @ $4.50 ea.
   April 10, 1973, purchased 30 gallons M.P. 4E @ $4.50 ea.
   May 10, 1973, purchased 30 gallons M.P. 4E @ $4.50 ea.

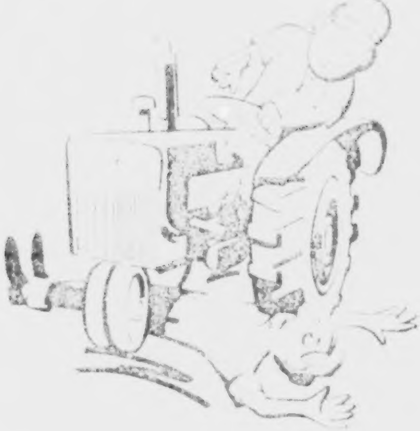
   (a) Figure the total cost of the chemicals.

   (b) Find the charges to be made to Mr. Jones and to each of the four landlords. (Each landlord must pay 29% of the cost of the chemicals for his land, as he collects 29% rent.)

FARM EXPENSES

1. Find the cost of labor at $1.30 per hour for an eight hour day. For eight hours at $1.25 per hour.

2. Suppose you work for $11 a day for a year. How much would you make? (Figure 52 weeks at 5 days a week.) How much is this per week?



3. In May, 1972, the U. S. Senate considered a bill to increase the minimum wage of $2.20 an hour. At this price how much would labor cost for an eight hour day?

4. How much do different farm workers make in a day? Find out wages and hours worked per day for: cotton chopper, tractor driver, combine operator, any other farm workers you know.

5.

WANTED--Farm Hand, rice and soybean farm. Must be able to manage water, herbicides and fertilizer. Should be top combine operator. Knowledge of rice drying, welding, land leveling helpful.

Suppose this farm hand makes $6,000 a year. What would he make per hour if he works five days a week for 52 weeks? How much is this a day? How much per week? How much per hour at 10 hours per day?

6. Mr. Morris's net income for the year was $18,882. How much is this per month? Per week? Per day? Per hour? (Figure ten hours a day.)

Complete the following cotton form for the gin, showing the amount paid for each bale of cotton, and the total. Then complete the lower portion, using the following information:

Cotton rent 29%
Credit fertilizer (landlord) $50.47
Payment on note $200.00
Payment for picking $250.00
Rule @ $1.80 per bale
C.P.I. @ $1.00 per bale
What will be the amount of the gin's check to the landlord? To John Doe?

ALVIN SAMUEL GIN, Inc.

Producer John Doe

Landlord

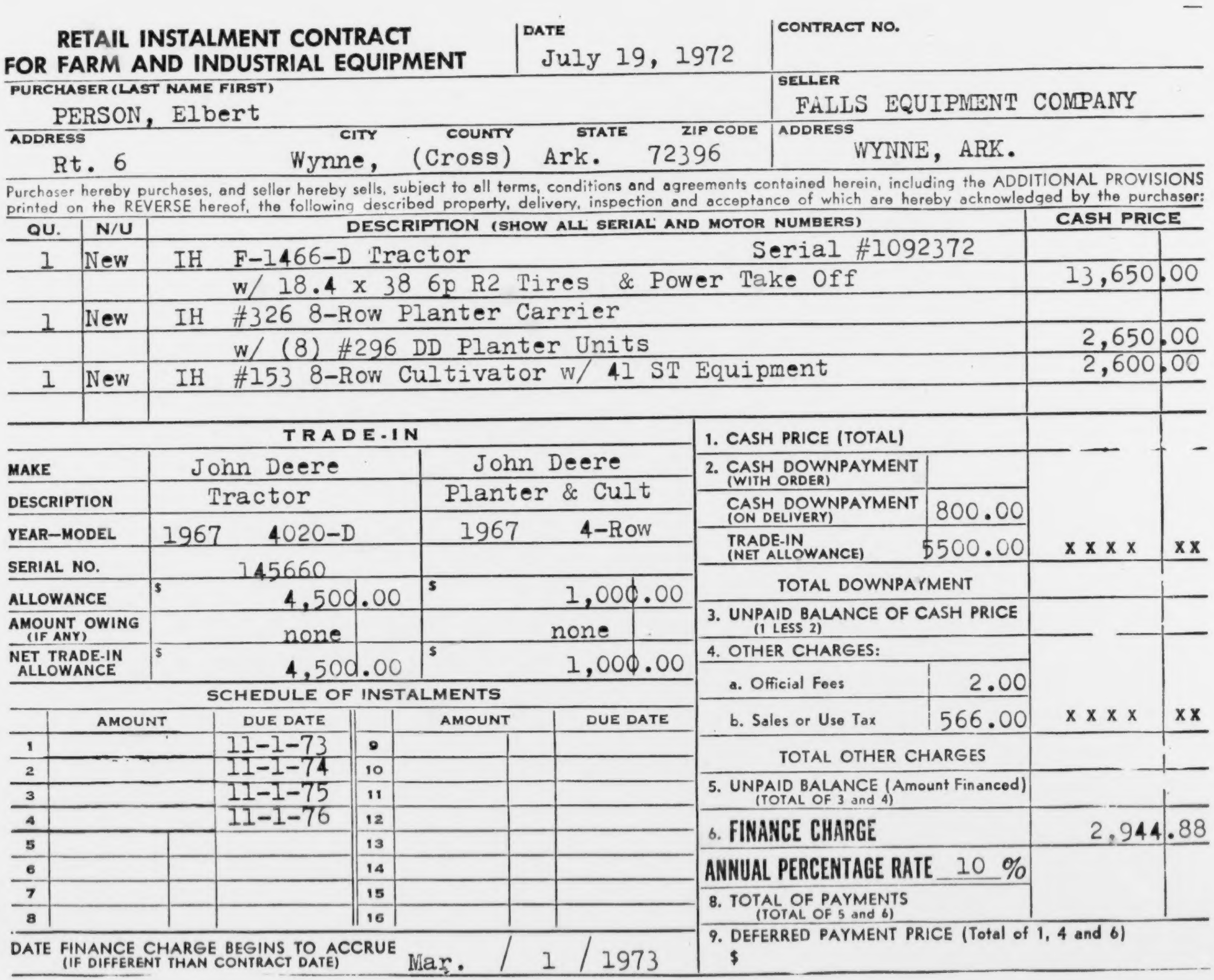
Date 10 - 11, 1973 No. Bales 5

	COMPRESS NO.	GIN NO.	GROSS WT. SEED COTTON	BALE WT.	GRADE & STAPLE	~~KIND~~ Mike	PRICE	AMOUNT	
1		6547		507	m1 1/32	42	26^{40}		
2		6548		555	✓	43	✓		
3		49		543	✓	43	✓		
4		50		605	✓	42	✓		
5		6632		549	✓	42	✓		
6									
		SEED	WT.			PER TON			
	TOTAL								

Seed Rent					Less Ginning		
Cotton Rent 29%							
Cash Rent					Govt. Loan Chg.		
Total Rents					Rule @ 1^{80}		
Less Credit Fertilizer					Less Lt. Wt.		
Credit Note					C.P.I. @ 1^{00}		
Credit Interest							
Credit Landlord							
Picking Repay							
Check							
Total							

WHITE PRINTING CO., PARAGOULD, ARK.

Fill in the necessary blanks in this installment contract.



RETAIL INSTALMENT CONTRACT FOR FARM AND INDUSTRIAL EQUIPMENT

RETAIL INSTALMENT CONTRACT FOR FARM AND INDUSTRIAL EQUIPMENT	DATE July 19, 1972	CONTRACT NO.
PURCHASER (LAST NAME FIRST) PERSON, Elbert		SELLER FALLS EQUIPMENT COMPANY

ADDRESS	CITY	COUNTY	STATE	ZIP CODE	ADDRESS
Rt. 6	Wynne,	(Cross)	Ark.	72396	WYNNE, ARK.

Purchaser hereby purchases, and seller hereby sells, subject to all terms, conditions and agreements contained herein, including the ADDITIONAL PROVISIONS printed on the REVERSE hereof, the following described property, delivery, inspection and acceptance of which are hereby acknowledged by the purchaser:

QU.	N/U	DESCRIPTION (SHOW ALL SERIAL AND MOTOR NUMBERS)	CASH PRICE	
1	New	IH F-1466-D Tractor Serial #1092372		
		w/ 18.4 x 38 6p R2 Tires & Power Take Off	13,650	.00
1	New	IH #326 8-Row Planter Carrier		
		w/ (8) #296 DD Planter Units	2,650	.00
1	New	IH #153 8-Row Cultivator w/ 41 ST Equipment	2,600	.00

TRADE-IN

MAKE	John Deere	John Deere
DESCRIPTION	Tractor	Planter & Cult
YEAR—MODEL	1967 4020-D	1967 4-Row
SERIAL NO.	145660	
ALLOWANCE	$ 4,500.00	$ 1,000.00
AMOUNT OWING (IF ANY)	none	none
NET TRADE-IN ALLOWANCE	$ 4,500.00	$ 1,000.00

SCHEDULE OF INSTALMENTS

	AMOUNT	DUE DATE		AMOUNT	DUE DATE
1		11-1-73	9		
2		11-1-74	10		
3		11-1-75	11		
4		11-1-76	12		
5			13		
6			14		
7			15		
8			16		

DATE FINANCE CHARGE BEGINS TO ACCRUE (IF DIFFERENT THAN CONTRACT DATE) Mar. / 1 / 1973

1. CASH PRICE (TOTAL)			
2. CASH DOWNPAYMENT (WITH ORDER)			
CASH DOWNPAYMENT (ON DELIVERY)	800.00		
TRADE-IN (NET ALLOWANCE)	5500.00	x x x x	x x
TOTAL DOWNPAYMENT			
3. UNPAID BALANCE OF CASH PRICE (1 LESS 2)			
4. OTHER CHARGES:			
a. Official Fees	2.00		
b. Sales or Use Tax	566.00	x x x x	x x
TOTAL OTHER CHARGES			
5. UNPAID BALANCE (Amount Financed) (TOTAL OF 3 and 4)			
6. FINANCE CHARGE		2,944	.88
ANNUAL PERCENTAGE RATE 10 %			
8. TOTAL OF PAYMENTS (TOTAL OF 5 and 6)			

9. DEFERRED PAYMENT PRICE (Total of 1, 4 and 6)
$

1. Melvin Swayne was offered $2,400 cash rent for his farm. He decided to rent it on a profit sharing basis instead. His part of the expenses were, seed $330, fertilizer and lime $720, repairs of machinery $255, miscellaneous expenses $165. His part of the bean crop was sold for $4,910. How much did he gain or lose by renting his farm on a profit sharing basis?

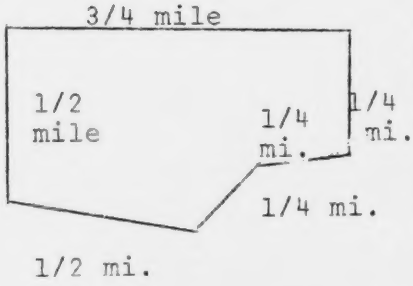
2. Ben Tucker leased 1,200 acres of bean land from Jim Whiteside. He has to pay him 1/3 of his crop as rent. Ben averaged 32 bushels per acre this year. He had contracted 30,000 bushels at $7.50 per bushel. The rest he sold for $9.41 per bushel.

   (a) What was his total income?

   (b) How much did he pay Jim for the rent?

3. Bob Turner leases 800 acres of farm land. He had 600 acres of beans and 200 acres of cotton. Bob pays $28 per acre for the bean land and $35 per acre for the cotton land. How much rent does he pay in one year?

4.



Jim Harlow's pasture is represented by this figure. He plans to put a new fence around it. He decided to use 3 strands of barbed wire for the fence. One roll will stretch 1/4 mile. It cost $13.95 per roll. How much will it cost to fence his pasture?

5. Tom's grain bin will hold 60,000 feet of grain. One cubic foot contains 0.8 bushels. He paid $7.00 per bushel for the grain. He sold 40% for $8.00 per bushel, 60% of the remainder for $8.20 per bushel and the rest for $8.50 per bushel. What was his profit?

6. Phil Long farms 800 acres of soybeans. He made the following estimate on a per acre basis, of his coming years expenses for getting his crop up to the harvest season:

   (1) $7.00 for premerge chemicals
   (2) $1.60 post merge weed control
   (3) $5.25 seed beans.
   (4) $5.00 fuel
   (5) $4.75 labor

   (A) What is his total cost per acre?

   (B) How much money does he need to farm this year?

7. Harold Weeks bought a new conbine for $16,000. He plans to keep it 10 years. Harold farms 1000 acres of soybeans and figures to average 30 bu. per acre. In 10 years, how many bushels will this machine have harvested? What is the cost of the machine per bushel?

8. Terry Baker bought 1000 acres of land costing $300 per acre. Terry borrowed the money for 30 years at 6 1/2% interest. The conversion factor is 127.54. At the end of the 30 years, what had the land actually cost per acre?

9. Frank Lindley has a farm in Cross County. The tax rate for personal taxes is 63 mills. His equipment has the following assessed value:

(1)	'63 Chev 2-Ton	$ 150
(2)	'67 Int 2-Ton	600
(3)	'69 Ford 1/2 Ton	320
(4)	Horse Trailer	100
(5)	'71 Int 1456 Diesel	1,780
(6)	'66 Int 806	250
(7)	'58 J-D-720	90
(8)	'66 J-D 95R Combine	420
(9)	Miscellaneous Equipment	500

(A) What is the total assessed value?

(B) How much tax does he pay?

10. If hogs are worth $21.50 per hundred pounds, and corn that sells for$2.17 a bushel will cause a hog to gain 11 pounds, should the farmer sell the corn, or feed it to the hogs? How much would he gain or loose?

11. Expense:

Cotton: 300 ac. @ 100.18 per acre = ____________
Soybeans: 200 ac. @ $35 per acre = ____________
Total Crop Expense = ____________

Income:
Cotton: 300 bales @ 500 lb per bale sold for 28¢ per lb. plus 15¢ per lb. government payment = ____________
Beans: 30 bu. per acre @ $7 per bu. = ____________

Total Income = ____________
Total Expense = ____________

Net Profit = ____________

APPENDIX A

FUNDAMENTAL OPERATIONS

READING AND ROUNDING NUMBERS

Round 1,478 to the nearest ten:

1. Locate the digit in the place to be rounded off: 1,4$\overset{\downarrow}{7}$8
2. Locate the digit to the right of the one you just found: 1,47$\underset{\uparrow}{8}$
3. If that digit is less than 5, leave the digit located in step 1 as it is, replace all digits to the right of it with zero.
4. If that digit is 5 or more, increase the digit located in step 1 by 1, then replace all digits to the right of it with zeros.

Answer: 1,480

PLACE VALUE TABLE

Hundred-thousands	Ten-thousands	Thousands	Hundreds	Tens	Ones
4	7	3	5	7	4

FILL OUT THIS TABLE:

Number	nearest 10	nearest 100	nearest 1000
1. 6,532			
2. 4,499			
3. 25,054			
4. 123,472			
5. 9,758			
6. 453			
7. 800			
8. 75,321			
9. 257,859			

10. Write in words each of the above 9 numbers.

WHOLE NUMBERS

ADDITION

1. $\begin{array}{r} 7 \\ 4 \\ 8 \\ 9 \\ \underline{9} \end{array}$

2. $\begin{array}{r} 123 \\ 231 \\ \underline{132} \end{array}$

3. $\begin{array}{r} 876 \\ 987 \\ \underline{969} \end{array}$

4. $\begin{array}{r} 29 \\ 8 \\ 537 \\ \underline{86} \end{array}$

5. $\begin{array}{r} 217 \\ 59 \\ 4,895 \\ 684 \\ \underline{8} \end{array}$

6. $\begin{array}{r} 29,157 \\ 45,209 \\ 63,982 \\ 42,867 \\ \underline{50,786} \end{array}$

7. $\begin{array}{r} 3,688 \\ 42,916 \\ 259 \\ 59,837 \\ \underline{9,479} \end{array}$

8. $\begin{array}{r} 2,839,725 \\ 450,087 \\ 93,649 \\ 4,058,593 \\ 7,856 \\ \underline{746,482} \end{array}$

9. 4,286 + 683 + 59,729 + 743 + 3,852

10. 50,843 + 9,826 + 566 + 20,858 + 6,759

SUBTRACTION:

11. $\begin{array}{r} 906 \\ \underline{213} \end{array}$

12. $\begin{array}{r} 670 \\ \underline{94} \end{array}$

13. $\begin{array}{r} 800 \\ \underline{317} \end{array}$

14. $\begin{array}{r} 509 \\ \underline{30} \end{array}$

15. $\begin{array}{r} 670 \\ \underline{377} \end{array}$

16. $\begin{array}{r} 40092 \\ \underline{8954} \end{array}$

17. $\begin{array}{r} 80000 \\ \underline{29463} \end{array}$

18. $\begin{array}{r} 38907 \\ \underline{379} \end{array}$

19. $\begin{array}{r} 58905 \\ \underline{20027} \end{array}$

20. $\begin{array}{r} 41223 \\ \underline{96} \end{array}$

21. $\begin{array}{r} 35082 \\ \underline{3993} \end{array}$

22. $\begin{array}{r} 36021 \\ \underline{10985} \end{array}$

23. $\begin{array}{r} 40803 \\ \underline{25095} \end{array}$

24. $\begin{array}{r} 49023 \\ \underline{8687} \end{array}$

25. $\begin{array}{r} 28003 \\ \underline{26} \end{array}$

26. $\begin{array}{r} 10002 \\ \underline{345} \end{array}$

27. $\begin{array}{r} 80505 \\ \underline{36988} \end{array}$

MULTIPLICATION:

1. 32
27

2. 49
58

3. 37
93

4. 74,568
95

5. 706
457

6. 298
503

7. 90,405
306

8. 6,080
125

9. 89,379
257

10. 685
94

11. 59
144

12. 6,578
725

13. 1,728
87

SOLVE:

14. Jerry Barton and his family drove 37 hours during their vacation and averaged 59 miles per hour. How many miles did they drive?

15. An airplane flies at 627 miles per hour for 29 hours. How many miles does it fly?

16. A school buys 127 desks which cost $29 each. They also needed the same number of chairs. These sell for $13 each. How much did they spend in all?

DIVISION:

Write remainder as a fraction.

1. 2) 246 2. 5) 755 3. 3) 561 4. 19) 95

5. 87) 696 6. 48) 235,200 7. 574) 44,772 8. 344) 60,200

9. 761) 660,548 10. 35) 17,745 11. 7) 21,014 12. 7) 2,467

13. 58) 5,626 14. 306) 18,054

15. 78,426 ÷ 9 16. 4,177 ÷ 144

17. Mr. Vines has 4,000 pounds of beans. There are 60 lbs. in a bushel. How many bushels of beans did Mr, Vines have?

18.

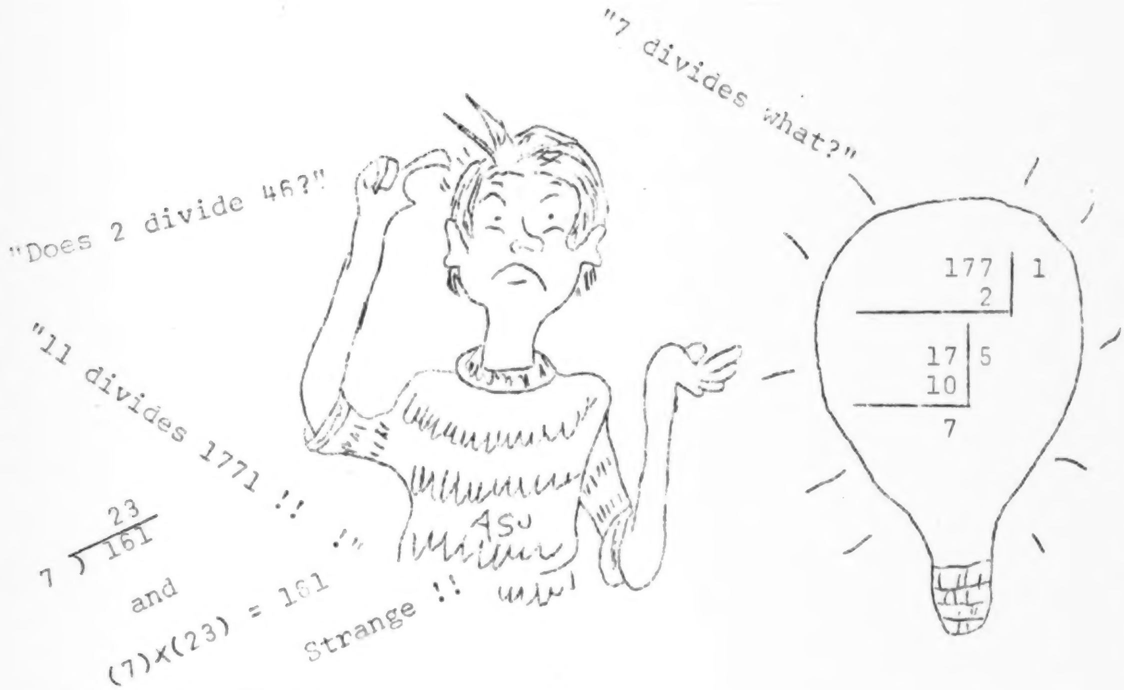
If gold sells for $64 for one ounce, how many ounces can a jeweler buy for $704.

19. There are 1,200 stamps in a Quality Stamp Book. How many books can be filled with 1,800 stamps?

20. Mike Camp took a trip cross-country on his Honda. He traveled 2,028 miles in 39 hours. What was his average rate of speed?

21.

If a jeweler buys five diamonds of equal value for a total of $4,000, how many could he buy for $2,400?


"Does 2 divide 46?"
"11 divides 1771 !! !!"
23
7) 161
and
(7)x(23) = 161
Strange !!
ASU
"7 divides what?"
177 | 1
2
17 | 5
10
7

Rules for Dividing:

Divide by 2: If the last digit of a number is an even number, the entire number is divisible by 2.

Examples: 2 will divide 24 because 24 has a 4 as its last digit and 4 is an even digit.

Problems: Would the following numbers be divisible by 2? 32, 16, 158, 270, 112, 51.

Divide by 3: If the sum of the digits represents a number divisible by three, the number can be divided by 3.

Example: 51 can be evenly divided by 3, since 5 + 1 = 6 and 6 is a multiple of 3.

Problems: Which of the following could be evenly divided by 3? 15, 36, 78, 37.

Divide by 5: If the last digit in a number is a 5 or 0, then the number is divisible by 5.

Example: 155 is divisible by 5 since the last digit is a 5.

Problems: Which of the following would be divisible by 5? 10, 25, 31, 550, 505, 50505, 51.

PRIME NUMBERS

PRIME NUMBERS: A number that cannot be divided evenly
by any other number except itself and 1.
A prime number is greater than one.

Examples: 2, 3, 5, 7, 11, 13

SIEVE OF ERATOSTHENES

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100

1. Shade numerals which are not prime by the following method:

   (a) Shade the numeral 1. It is not a prime.

   (b) 2 is a prime number. Leave the numeral 2, but shade every second numeral after 2.

   (c) 3 is a prime number. Leave the numeral 3, but shade every third numeral after 3.

   (d) 5 is a prime number. Leave the numeral 5, but shade every fifth numeral after 5.

   (e) Continue this process until all numerals except prime numbers are shaded.

2. Why will you stop this process when you have reached the prime number 11?

3. List in order the numbers that are not shaded.

COMMON FRACTIONS

Reduce to lowest terms: A fraction is reduced to lowest terms when numerator and denominator will not divide by any number except 1.

Examples: $\frac{2}{3}$, $\frac{7}{8}$, $\frac{9}{10}$, $\frac{13}{14}$

To express fractions in their simplest form, divide the numerator and denominator by their greatest common factor. (Factor the numerator and denominator into prime numbers if no common factor is evident.)

Examples: $\frac{6}{8} = \frac{6 \div 2}{8 \div 2} = \frac{3}{4}$ $\frac{210}{350} = \frac{\overset{1}{\cancel{2}} \times 3 \times \overset{1}{\cancel{5}} \times \overset{1}{\cancel{7}}}{\underset{1}{\cancel{2}} \times 5 \times \underset{1}{\cancel{5}} \times \underset{1}{\cancel{7}}} = \frac{3}{5}$

Reduce the following fractions to lowest terms:

1. $\frac{2}{6} =$
2. $\frac{10}{15} =$
3. $\frac{14}{42} =$
4. $\frac{18}{30} =$
5. $\frac{20}{32} =$
6. $\frac{69}{161} =$
7. $\frac{105}{120} =$
8. $\frac{800}{1000} =$
9. $\frac{216}{264} =$
10. $\frac{84}{108} =$
11. $\frac{2000}{2240} =$
12. $\frac{56}{64} =$
13. $\frac{542}{636} =$
14. $\frac{123}{321} =$
15. $\frac{1771}{2990} =$

EQUIVALENT FRACTIONS

Rule: A fraction may be changed to an equal fraction by multiplying both the numerator and denominator by the same number.

Example: $\frac{2}{3} = \frac{2}{3} \text{ x } \frac{5}{5} = \frac{2 \text{ x } 5}{3 \text{ x } 5} = \frac{10}{15}$

$\frac{4}{7} = \frac{?}{21} \qquad \frac{4}{7} \text{ x } \frac{?}{?} = \frac{\underline{\quad}}{21} \qquad \frac{4}{7} \text{ x } \frac{3}{3} = \frac{12}{21}$

Change the following fractions into equal fractions with the new denominator or numerator given:

1. $\frac{5}{6} = \frac{\underline{\quad}}{18}$
2. $\frac{9}{10} = \frac{36}{\underline{\quad}}$
3. $\frac{3}{5} = \frac{\underline{\quad}}{15}$
4. $\frac{5}{8} = \frac{\underline{\quad}}{16}$
5. $\frac{5}{9} = \frac{\underline{\quad}}{63}$
6. $\frac{7}{8} = \frac{56}{\underline{\quad}}$
7. $\frac{8}{9} = \frac{\underline{\quad}}{72}$
8. $\frac{8}{9} = \frac{72}{\underline{\quad}}$
9. $\frac{4}{7} = \frac{\underline{\quad}}{28}$
10. $\frac{7}{12} = \frac{\underline{\quad}}{48}$
11. $\frac{3}{4} = \frac{\underline{\quad}}{24}$
12. $\frac{3}{4} = \frac{24}{\underline{\quad}}$
13. $\frac{1}{9} = \frac{\underline{\quad}}{45}$
14. $\frac{1}{9} = \frac{5}{\underline{\quad}}$
15. $\frac{3}{10} = \frac{\underline{\quad}}{100}$

CHANGING MIXED NUMBERS TO IMPROPER FRACTIONS

Mixed Number: A number which has a whole number part and a fraction part.

$1\frac{1}{2},\ 5\frac{2}{7},\ 5\frac{1}{3}$

Improper fractions: A fraction in which the numerator is equal to or larger than the denominator.

$\frac{5}{5},\ \frac{7}{3},\ \frac{3}{2}$

Examples:

$$1\frac{1}{2} = \frac{(2 \times 1) + 1}{2} = \frac{3}{2}$$

$$7\frac{1}{8} = \frac{(8 \times 7) + 1}{8} = \frac{56 + 1}{8} = \frac{57}{8}$$

Change these mixed numbers to improper fractions.

(1) $3\frac{1}{4}$ (2) $5\frac{3}{4}$ (3) $5\frac{4}{3}$ (4) $6\frac{3}{8}$ (5) $9\frac{1}{7}$ (6) $7\frac{2}{5}$

$$7\frac{1}{8} = \frac{(8 \times 7) + 1}{8} = \frac{56 + 1}{8} = \frac{57}{8}$$

CHANGING IMPROPER FRACTIONS TO MIXED NUMBERS

Examples: $\frac{7}{3} = 3\overline{)\,7}^{\,2R1} = 2\frac{1}{3}$ $\quad\frac{11}{4} = 4\overline{)\,11}^{\,2R3} = 2\frac{3}{4}$

Change these improper fractions to mixed numbers:

(11) $\frac{12}{5}$ (12) $\frac{20}{7}$ (13) $\frac{13}{6}$ (14) $\frac{17}{10}$

(15) $\frac{24}{6}$ (16) $\frac{29}{3}$ (17) $\frac{19}{5}$ (18) $\frac{47}{11}$

(19) $\frac{33}{8}$ (20) $\frac{23}{5}$

ADDITION OF FRACTIONS:

Examples: $\frac{5}{8} + \frac{1}{8} = \frac{6}{8} = \frac{3}{4}$ $\qquad$ $\frac{3}{5} + \frac{2}{5} = \frac{5}{5} = 1$

$$\begin{array}{r} \frac{3}{8} \\ + \ \frac{7}{8} \\ \hline \frac{10}{8} = 1\frac{2}{8} = 1\frac{1}{4} \end{array} \qquad \begin{array}{r} 1\frac{1}{4} \\ + \ 2\frac{1}{4} \\ \hline 3\frac{2}{4} = 3\frac{1}{2} \end{array}$$

If the denominators are unlike, you must find a common denominator.

$$\frac{1}{2} + \frac{1}{3} = \frac{3}{6} + \frac{2}{6} = \frac{5}{6} \qquad \begin{array}{r} 1\frac{1}{5} = 1\frac{4}{20} \\ + \ 2\frac{3}{4} = 2\frac{15}{20} \\ \hline 3\frac{19}{20} \end{array}$$

$$\begin{array}{r} \frac{2}{3} = \frac{\quad}{6} \\ + \ \frac{5}{6} = \frac{\quad}{6} \\ \hline \end{array} \qquad \begin{array}{r} 1\frac{5}{8} = 1 \ \underline{\qquad} \\ + \ 2\frac{1}{3} = 2 \ \underline{\qquad} \\ \hline \end{array}$$

Copy and find the sums. Reduce answers.

1. $\frac{4}{9} + \frac{5}{9} =$ $\qquad$ 2. $\frac{6}{7} + \frac{5}{7} =$

3. $\frac{3}{16} + \frac{5}{16} =$ $\qquad$ 4. $\frac{3}{4} + 4\frac{3}{4} =$

5. $2\frac{4}{7} + 3\frac{1}{7} + 6\frac{3}{7} =$ $\qquad$ 6. $\frac{7}{12} + \frac{3}{3} =$

7. $$\begin{array}{r} \frac{5}{8} \\ + \frac{5}{6} \\ \hline \end{array}$$

8. $$\begin{array}{r} \frac{2}{3} \\ \frac{1}{2} \\ + \frac{5}{6} \\ \hline \end{array}$$

9. $$\begin{array}{r} 3\frac{1}{5} \\ +2\frac{1}{2} \\ \hline \end{array}$$

10. $$\begin{array}{r} 2\frac{3}{4} \\ +3\frac{5}{6} \\ \hline \end{array}$$

11. $$\begin{array}{r} 4\frac{2}{3} \\ +3\frac{5}{6} \\ \hline \end{array}$$

12. $$\begin{array}{r} 7\frac{1}{5} \\ +5\frac{2}{3} \\ +13\frac{4}{5} \\ \hline \end{array}$$

13. $$\begin{array}{r} 16\frac{1}{6} \\ +5\frac{2}{3} \\ \hline \end{array}$$

14. $$\begin{array}{r} 7\frac{1}{8} \\ 15\frac{1}{2} \\ +3\frac{5}{16} \\ \hline \end{array}$$

15. $$\begin{array}{r} 7\frac{3}{7} \\ +5\frac{5}{9} \\ \hline \end{array}$$

16. Janet plans to make curtains in Home Economics for the bedroom. They are to be 54 7/8 inches long. How much material will it take for each curtain if she allows 3 1/4 inches for the hem at the top and 4 1/2 inches for the hem at the bottom?

17. It is 22 3/4 miles from Jonesboro to Harrisburg, and 23 2/3 miles from Harrisburg to Wynne. If Tom makes the trip from Jonesboro to Wynne on Highway 1 and goes through Harrisburg, how many miles does he travel?

SUBTRACTION OF FRACTIONS

To subtract fractions, we will follow rules very similar to the rules for adding fractions. We must have common denominators for the fractions before subtracting.

Some fractions may have the same denominator already, such as $\frac{16}{32}$ and $\frac{7}{32}$. To subtract $\frac{16}{32} - \frac{7}{32}$ we use the common denominator 32 and subtract the numerators.

Example: $\frac{16}{32} - \frac{7}{32} = \frac{16 - 7}{32} = \frac{9}{32}$

If the fractions do not have common denominators, then a common denominator must be found.

$$\frac{3}{7} - \frac{2}{9} = \frac{27}{63} - \frac{14}{63} = \frac{13}{63}$$

Mixed numbers may be converted to improper fractions and then the same rules apply for subtraction.

Examples: $2\frac{3}{4} - 1\frac{7}{8} = \frac{11}{4} - \frac{15}{8} = \frac{22}{8} - \frac{15}{8} = \frac{7}{8}$

or

$$\begin{array}{rcrcr} 2\frac{3}{4} & = & 2\frac{6}{8} & = & 1\frac{14}{8} \\ \underline{-1\frac{7}{8}} & = & \underline{-1\frac{7}{8}} & = & \underline{-1\frac{7}{8}} \\ & & & & \frac{7}{8} \end{array}$$

Subtract - Reduce to Lowest Terms:

1. $\begin{array}{r} \frac{5}{10} \\ -\frac{3}{10} \\ \hline \end{array}$

2. $\begin{array}{r} \frac{11}{14} \\ -\frac{10}{14} \\ \hline \end{array}$

3. $\begin{array}{r} 5\frac{7}{8} \\ -3\frac{3}{8} \\ \hline \end{array}$

4. $\begin{array}{r} 12\frac{5}{8} \\ -5\frac{4}{8} \\ \hline \end{array}$

5. $\begin{array}{r} 7\frac{1}{8} \\ -1\frac{3}{8} \\ \hline \end{array}$

6. $\begin{array}{r} \frac{3}{4} \\ -\frac{1}{2} \\ \hline \end{array}$

7. $\begin{array}{r} \frac{9}{10} \\ \underline{\frac{3}{4}} \end{array}$

8. $\begin{array}{r} 5\frac{5}{8} \\ \underline{3\frac{2}{7}} \end{array}$

9. $\begin{array}{r} 11\frac{1}{7} \\ \underline{5\frac{3}{9}} \end{array}$

10. $\begin{array}{r} 4\frac{1}{2} \\ \underline{3\frac{3}{4}} \end{array}$

11. $\begin{array}{r} 6\frac{2}{3} \\ \underline{3\frac{1}{8}} \end{array}$

12. $\begin{array}{r} 6\frac{1}{2} \\ \underline{1\frac{1}{3}} \end{array}$

13. $\begin{array}{r} 6\frac{7}{8} \\ \underline{4\frac{1}{6}} \end{array}$

14. $\begin{array}{r} 9\frac{1}{3} \\ \underline{6\frac{1}{5}} \end{array}$

15. $\begin{array}{r} 5\frac{3}{8} \\ \underline{1\frac{2}{3}} \end{array}$

16. $\begin{array}{r} 6\frac{5}{12} \\ \underline{3\frac{3}{4}} \end{array}$

17. $\begin{array}{r} 5\frac{2}{3} \\ \underline{4\frac{5}{6}} \end{array}$

18. $\begin{array}{r} 5\frac{1}{3} \\ \underline{4\frac{2}{3}} \end{array}$

19. $\begin{array}{r} 10\frac{1}{12} \\ \underline{6\frac{5}{6}} \end{array}$

20. $\begin{array}{r} 5\frac{2}{3} \\ \underline{2\frac{7}{8}} \end{array}$

21. $7 - 3\frac{9}{16}$

22. $\frac{3}{4} - \frac{3}{10}$

23. $14\frac{1}{6} - 4\frac{1}{8}$

24. $23\frac{1}{6} - 20\frac{5}{16}$

25. It is 51 3/4 miles from Blytheville to Paragould. Jim and Bill are making this trip and have gone 10 1/2 miles. How much farther do they have to go?

26. Terry weighs 142 1/2 pounds and Billy weighs 120 7/8 pounds. How much more does Terry weigh than Billy?

27. Terry is 5 5/6 feet tall and Billy is 5 1/4 feet tall. What is the difference in their height?

28. Robert climbs the rope in P.E. class in 50 seconds. Morgan can climb it in 48 2/3 seconds. Find the difference in their time.

29. It took Billy 1/3 hour to run a race in practice, but under competition his time was 1/4 hour. How much less time did it take him to run the race?

MULTIPLICATION OF FRACTIONS

To find the product of two fractions, write the product of the numerators over the product of the denominators. Always reduce your final answer to lowest terms.

Examples: $\frac{3}{4} \times \frac{1}{2} = \frac{3 \times 1}{4 \times 2} = \frac{3}{8}$ $\quad 7 \times \frac{1}{9} = \frac{7}{1} \times \frac{1}{9} = \frac{7 \times 1}{1 \times 9} \quad \frac{7}{9}$

$\frac{5}{6} \times \frac{2}{3} = \frac{5 \times 2}{6 \times 3} = \frac{10}{18} = \frac{5}{9}$ or $\frac{5}{6} \times \frac{2}{3} = \frac{5 \times \overset{1}{\cancel{2}}}{\underset{3}{\cancel{6}} \times 3} = \frac{5}{9}$

Find the product:

1. $\frac{3}{5} \times \frac{4}{5}$
2. $\frac{2}{3} \times \frac{5}{7}$
3. $\frac{3}{5} \times \frac{2}{9}$
4. $16 \times \frac{7}{8}$
5. $\frac{3}{4} \times \frac{1}{2} \times \frac{5}{7}$
6. $\frac{11}{12} \times \frac{7}{8} \times \frac{5}{6}$
7. $\frac{7}{8} \times 4 \times \frac{2}{3}$
8. $5 \times \frac{1}{2} \times \frac{3}{4}$
9. $\frac{14}{16} \times \frac{8}{10}$
10. $\frac{9}{16} \times \frac{4}{15} \times \frac{5}{6}$

Mixed numbers should be changed to an improper fraction before multiplying; (answer will be mixed number or whole number)

Example: $3\frac{2}{3} \times 2\frac{1}{4} = \frac{11}{3} \times \frac{9}{4} = \frac{33}{4} = 8\frac{1}{4}$

11. $1\frac{2}{3} \times 4\frac{1}{5}$
12. $2\frac{1}{2} \times 3\frac{1}{3}$
13. $4\frac{2}{3} \times 6\frac{7}{8}$
14. $2\frac{5}{8} \times 1\frac{5}{7}$
15. $7\frac{2}{9} \times 8\frac{5}{6}$

DIVISION OF FRACTIONS

Rule: To divide by a fraction, invert the divisor and multiply.

Examples: $\frac{2}{3} \div \frac{1}{2} = \frac{2}{3} \times \frac{2}{1} = \frac{4}{3} = 1\frac{1}{3}$ $\qquad$ $4 \div \frac{4}{5} = \frac{4}{1} \times \frac{5}{4} = 5$

$\frac{1}{2} \div 5 = \frac{1}{2} \times \frac{1}{5} = \frac{1}{10}$

If the divisor is a mixed number, change it to an improper fraction before inverting.

$1\frac{1}{4} \div 2\frac{1}{3} = \frac{5}{4} \div \frac{7}{3} = \frac{5}{4} \times \frac{3}{7} = \frac{15}{28}$

Find the quotient:

1. $\frac{3}{8} \div \frac{3}{4}$ $\qquad$ 2. $1\frac{3}{5} \div \frac{4}{5}$

3. $8\frac{4}{5} \div \frac{11}{12}$ $\qquad$ 4. $\frac{8}{9} \div 16$

5. $1\frac{3}{5} \div 8$ $\qquad$ 6. $12 \div \frac{2}{3}$

7. $1\frac{1}{2} \div 3\frac{3}{4}$ $\qquad$ 8. $7 \div \frac{3}{8}$

9. $5\frac{1}{6} \div 4\frac{1}{8}$ $\qquad$ 10. $3\frac{4}{5} \div 5\frac{7}{8}$

Complex fraction: A fraction whose numerator or denominator, or both, contains a fraction.

To solve $\frac{\frac{1}{2}}{\frac{1}{3}}$ write it as $\frac{1}{2} \div \frac{1}{3}$

Examples: $\frac{\frac{1}{2}}{\frac{1}{3}}$, $\frac{2}{\frac{5}{6}}$

To solve $\frac{2}{\frac{5}{6}}$ write as $\frac{\frac{2}{1}}{\frac{5}{6}}$ then $\frac{2}{1} \div \frac{5}{6}$

Find the quotient:

1. $\frac{\frac{5}{6}}{\frac{1}{2}}$

2. $\frac{2\frac{1}{3}}{4\frac{1}{8}}$

3. $\frac{2}{\frac{1}{2}}$

4. $\frac{\frac{5}{6}}{10}$

5. It takes 2 1/4 cups of sugar to make 3 dozen cookies. How much sugar is needed for one dozen?

6. A 20 pound turkey should be baked for 6 2/3 hours. What is the baking time per pound?

7. Kim spent 2 1/2 hours cleaning three closets. What was the average time spent cleaning each closet?

8. A punch recipe calls for 4 1/2 quarts of lemon juice. How many dozen lemons will it take if one dozen lemons makes 3/4 quart of juice?

DECIMALS

Rounding Decimals:

Use the same rules as for whole numbers.

Examples: Round these numbers off to tenths.

1. 25.347 becomes 25.300 = 25.3 (When we replace the 4 and 7 by zero we drop them after the decimal point.)

2. .556 becomes .600 = .6

3. 1.98 becomes 2.0 (The zero should remain to occupy the tenths place.)

Place Value:

Hundreds	Tens	Ones		Tenths	Hundredths	Thousandths
1	2	3	.	5	7	4

This is one hundred twenty-three and five hundred seventy-four thousandths.

Round these off:

Number	Tenths	Hundredths	Thousandths
3.78945			
85.1754			
.9439			
9.0472			
8.9789			

Write each of the following as a decimal number:

1. Nine tenths ____________
2. Four hundredths ____________
3. Eighty-three thousandths ____________
4. Three hundred six thousandths ____________
5. Three thousand five hundred ten thousandths ____________
6. Three hundred-thousandths ____________
7. Eighteen ten-thousandths ____________
8. Six thousand eight hundred twenty-two hundred-thousandths ____________
9. Seventy-two thousand one hundred forty-nine millionths ____________
10. Five thousand thirteen millionths ____________
11. Three thousand five hundred ten-thousandths ____________
12. Three hundred and sixty-five millionths ____________
13. Nineteen and one hundred seven thousandths ____________
14. Nine hundred thousandths ____________
15. Nine hundred-thousandths ____________
16. Six hundred and six thousandths ____________
17. Three hundred ten-thousandths ____________
18. Three hundred and ten thousandths ____________
19. Three hundred ten thousandths ____________
20. Five hundred and five hundredths ____________
21. Nineteen and one hundred ten thousandths ____________
22. Seventy-five ten-thousandths ____________
23. Forty-five hundred-thousandths ____________
24. Nine and seven tenths ____________
25. Fifteen thousand seven hundred eighty-six hundred-thousandths ____________

ADDITION OF DECIMALS

In adding decimals, write the numerals in columns, being careful to keep the decimal point in line. Zeros may be added to express each numeral the same number of places after the decimal point.

Example:

1.25		1.250
7.32		7.320
6.2	=	6.200
54.3		54.300
0.765		0.765
		69.835

Find the Sum:

1\.
14.023
3.98
4.1

2\.
0.35
49.994
7.001

3\.
$3.15
5.00
4.00

4\.
39.21
0.576
234.7
1.

5\.
$ .65
3.85
15.
32.04
6.

6\.
5280.
.26
6.8
200.004
5.55
.1111

7. 4.25 + 13.006 + 15.2 + 203.793

8. 1572.3 + 1.0006 + 8 + 7.35 + 15.

9. 35.9 + 28. + .052 + 69.06 + 38.859

10. 57.07 + 5.9 + 28.602 + .0775

SUBTRACTION OF DECIMALS

Examples: 4.23 - 2.1
$$\begin{array}{r} 4.23 \\ -\ 2.10 \\ \hline 2.13 \end{array}$$

6 - 2.3
$$\begin{array}{r} 6.0 \\ -2.3 \\ \hline 3.7 \end{array}$$

5.42 - 2
$$\begin{array}{r} 5.42 \\ -2.00 \\ \hline 3.42 \end{array}$$

Subtract and Check:

1. \$25 - \$.47

2. \$8.36 - \$4

3. \$45 - \$2.75

4. $$\begin{array}{r} 302.475 \\ -109.708 \\ \hline \end{array}$$

5. $$\begin{array}{r} 342.8 \\ -\ 89.7 \\ \hline \end{array}$$

6. $$\begin{array}{r} 125.09 \\ -\ 92.63 \\ \hline \end{array}$$

7. 8.4 - .25

8. 2.34 - 1.953

9. From 35 hundredths, take 17 hundredths ______

10. 852 ten-thousandths from 947 ten-thousandths ______

11. From 82 hundredths take 4 hundredths ______

12. 209 thousandths from 671 thousandths ______

13. When Jerry and his father left home on a trip the car odometer read 18,476.2. When they returned it read 18,633.5. How many miles did they travel?

14. Mike plans to build a desk for his room. He bought the following: lumber, \$7.50; nails and brackets, 95¢; paint, 50¢. Sales tax is 27¢. How much change should he receive from a \$10 bill?

15. Last week Bryant Miles worked at a service station 20 hours. He worked 2 hours Monday, 2.5 hours Tuesday, 3.25 hours Wednesday, 2.75 hours Friday. How many hours did he work Saturday?

16. Janet has \$15.00 to spend for a dress. She found a dress at a store in town priced at \$8.97. If the sales tax on the dress is 27¢, how much money will she have left after she pays for the dress?

MULTIPLICATION OF DECIMALS

Rule: To place the decimal point in the product of two decimals, we count the number of decimal places in the factors (the two numbers being multiplied). Counting from the right, we place the decimal point in the product so it will have the same number of decimal places.

Place the decimal point in the product:

1. $\begin{array}{r} .25 \\ \text{x } .5 \\ \hline 125 \end{array}$ 2. $\begin{array}{r} 3.76 \\ \text{x } .45 \\ \hline 16920 \end{array}$ 3. $\begin{array}{r} .41 \\ \text{x } 5 \\ \hline 205 \end{array}$

Find the product:

4. $\begin{array}{r} 3.14 \\ 50 \\ \hline \end{array}$ 5. $\begin{array}{r} 4,000 \\ .039 \\ \hline \end{array}$ 6. $\begin{array}{r} .075 \\ .008 \\ \hline \end{array}$ 7. $\begin{array}{r} \$284.60 \\ .05 \\ \hline \end{array}$ 8. $\begin{array}{r} 7.06 \\ 89 \\ \hline \end{array}$

9. $\begin{array}{r} 583 \\ 9.8 \\ \hline \end{array}$ 10. $\begin{array}{r} 24.9 \\ .89 \\ \hline \end{array}$ 11. $\begin{array}{r} 28.75 \\ 16 \\ \hline \end{array}$ 12. $\begin{array}{r} 3.5 \\ 10 \\ \hline \end{array}$ 13. $\begin{array}{r} .75 \\ 8.4 \\ \hline \end{array}$

14. $\begin{array}{r} 6.72 \\ 98 \\ \hline \end{array}$ 15. $\begin{array}{r} 53.8 \\ 89 \\ \hline \end{array}$ 16. $\begin{array}{r} 20.2 \\ 1.69 \\ \hline \end{array}$ 17. $\begin{array}{r} 9.43 \\ .92 \\ \hline \end{array}$ 18. $\begin{array}{r} 6.37 \\ 5.01 \\ \hline \end{array}$

19. $\begin{array}{r} 3.7 \\ 5.8 \\ \hline \end{array}$ 20. $\begin{array}{r} 507 \\ 2.03 \\ \hline \end{array}$ 21. $\begin{array}{r} 5.09 \\ 6.3 \\ \hline \end{array}$ 22. $\begin{array}{r} .0007 \\ 30.6 \\ \hline \end{array}$ 23. $\begin{array}{r} 3.17 \\ .007 \\ \hline \end{array}$

24. $\begin{array}{r} 78.1 \\ 608 \\ \hline \end{array}$ 25. $\begin{array}{r} .27 \\ .69 \\ \hline \end{array}$ 26. $\begin{array}{r} 8.3 \\ .62 \\ \hline \end{array}$ 27. $\begin{array}{r} 70.003 \\ .408 \\ \hline \end{array}$

28. $\begin{array}{r} 843 \\ 7.6 \\ \hline \end{array}$ 29. $\begin{array}{r} 408.7 \\ .0732 \\ \hline \end{array}$ 30. $\begin{array}{r} 2.167 \\ 470 \\ \hline \end{array}$ 31. $\begin{array}{r} 1.7 \\ .275 \\ \hline \end{array}$

32. $\begin{array}{r} 8461 \\ .0008 \\ \hline \end{array}$ 33. $\begin{array}{r} 80.02 \\ 304 \\ \hline \end{array}$

DIVISION OF DECIMALS

When you divide by a decimal you first make the divisor a whole number by moving the decimal point to the right. You also have to move the decimal point in the dividend the same number of places in the same direction, putting in zeros at the right if necessary. Then divide as you would a whole number, putting in zeros if necessary.

Example:

$$\begin{array}{lrl}
 & .0387 & \text{quotient} \\
21.6_{\wedge} & \overline{)\,.8_{\wedge}3592} & \text{dividend} \\
 & 648 & \\
\text{divisor} & \overline{1879} & \\
 & 1728 & \\
 & \overline{1512} & \\
 & 1512 & \\
 & \overline{} &
\end{array}$$

We made the divisor (21.6) a whole number by moving the decimal point one place to the right, as shown by the caret (^). Therefore, we move the decimal point in the dividend (.83592) one place to the right. The decimal point in the answer, or quotient, will be placed directly above the caret in the dividend.

Find the quotient:

1. $24\overline{)\,.96}$
2. $5.6\overline{)\,2.856}$
3. $.08\overline{)\,48}$
4. $6.1\overline{)\,.0427}$
5. $144\overline{)\,\$83.52}$
6. $1.6\overline{)\,48}$
7. $.007\overline{)\,37.156}$
8. $.05\overline{)\,2}$
9. $.04\overline{)\,.0028}$
10. $.096\overline{)\,768}$
11. $2.088 \div .87$
12. $20.41 \div 3.14$
13. $1.29 \div .043$
14. $.6 \div .875$
15. $3 \div .06$

CHANGING FRACTIONS TO DECIMALS

Rule: To change a fraction to a decimal, divide the numerator by the denominator.

Examples: Change 5/8 to a decimal

$$\begin{array}{r} .625 \\ 8\,\overline{)5.0000} \\ \underline{4\,8} \\ 20 \\ \underline{16} \\ 40 \\ \underline{40} \end{array} \qquad 5/8 = .625$$

Change 19/22 to a decimal and round the answer to the nearest hundredth:

$$\begin{array}{r} .863 \\ 22\,\overline{)19.00} \\ \underline{17\,6} \\ 1\,40 \\ \underline{1\,32} \\ 80 \\ \underline{66} \\ 14 \end{array} \qquad 19/22 = .86 \text{ to the nearest hundredth}$$

Change to decimals:

1. 3/4
2. 6/10
3. 16/25
4. 18/20
5. 4/5

Change to decimals, round to the nearest hundredths:

6. 7/8

7. 4/7

~~8.~~ 15/16

9. 25/12

10. 37/19

CHANGING DECIMALS TO FRACTIONS

Rule: To change a decimal fraction to a common fraction, drop the decimal point and use the digits of the decimal as the numerator and a power of ten for the denominator. (A denominator of 10 for 1 decimal place, 100 for 2 decimal places, 1000 for 3 decimal places, etc.) Reduce the fraction to lowest terms.

Examples: $.6 = \frac{6}{10} = \frac{3}{5}$ $.25 = \frac{25}{100} = \frac{1}{4}$

$$.14\tfrac{2}{7} = \frac{14\frac{2}{7}}{100} = 14\tfrac{2}{7} \div 100 = \frac{100}{7} \times \frac{1}{100} = \frac{1}{7}$$

Exercises: Change the following decimals to common fractions, reduced to lowest terms.

1. $.5$
2. $.15$
3. $.75$
4. $.375$
5. $.875$
6. $.125$
7. $.08\frac{1}{3}$
8. $.66\frac{2}{3}$
9. $.16\frac{2}{3}$
10. $.0625$

AVERAGES

Rule: An average of numbers is found by dividing the sum of the numbers by the number of numbers.

Example: $\frac{6 + 8 + 7 + 3}{4} = \frac{24}{4} = 6$

Averages of fractions and decimals are found in a similar manner.

Example: $\frac{\frac{1}{2} + \frac{1}{3}}{2} = \frac{\frac{3}{6} + \frac{2}{6}}{2} = \frac{\frac{5}{6}}{2} = \frac{5}{6} \div 2 = \frac{5}{6} \times \frac{1}{2} = \frac{5}{12}$

$\frac{0.6 + 0.8}{2} = \frac{1.4}{2} = 0.7$

Exercises:

1. What is the average weight of the players in the backfield of the Marked Tree Indians football team if their weights are 198 lbs., 161 lbs., 175 lbs. and 184 lbs.?

2. A student received the following grades on his math tests: 75, 83, 72, 94, 85, 87, 92, 100. What is his average?

3. The first Pony Express route, between Sacramento, California and St. Joseph, Missouri, was about 1,800 miles. If there were 190 relay stations between these towns, what was the average distance between the relay stations?

4. Find the average rainfall for a month during which .12 inch, 1.29 inches, .07 inch, .26 inch, .45 inch, .57 inch, and 1.52 inches of rain fell.

RATIO AND PROPOPTION

Ratio: When two numbers are compared by division, the quotient is the Ratio of the numbers. Always show the numbers to be compared in like units of measure. A ratio is always the first number divided by the second.

The ratio 18 to 12 may be shown three ways:

1. With the division sign, as 18 ÷ 12 or 3 ÷ 2.
2. With the fraction line, as $\frac{18}{12}$ or $\frac{3}{2}$.
3. With the ratio sign, as 18 : 12 or 3:2.

Write the ratios of these pairs of numbers in three different ways, then write in simplest form in the last column.

1. 3 to 1 ________ ________ ________ ________
2. 4 to 6 ________ ________ ________ ________
3. 8 to 2 ________ ________ ________ ________
4. 6 in. to 3 in. ________ ________ ________ ________
5. $9 to $6 ________ ________ ________ ________
6. 15¢ to 75¢ ________ ________ ________ ________
7. 7 mo. to 2 yr. ________ ________ ________ ________
8. 6 in. to 1 ft. ________ ________ ________ ________
9. $\frac{3}{4}$ in. to 1 $\frac{1}{2}$ in, ________ ________ ________ ________
10. 9 in. to 1 yd. ________ ________ ________ ________
11. 2 hr. to 1 day ________ ________ ________ ________
12. $1.25 to $.25 ________ ________ ________ ________
13. 1 ft. to 1 in. ________ ________ ________ ________
14. 5 yd. to 1 $\frac{2}{5}$ yd. ________ ________ ________ ________
15. a nickel to a dime ________ ________ ________ ________

PROPORTION

Two equal ratios form a proportion.

Examples: $\frac{2}{3} = \frac{4}{6}$ or $2 \div 3 = 4 \div 6$ or $2:3 = 4:6$

$\frac{12}{2} = \frac{6}{1}$ or $12 \div 2 = 6 \div 1$ or $12:2 = 6:1$

$\frac{3}{4} = \frac{5}{6\ 2/3}$ or $3 \div 4 = 5 \div 6\ 2/3$ or $3:4 = 5:\frac{20}{3}$

The proportion 3:4 = N:8 is read "3 is to 4 as N is to 8." The product of the means (4 x N) equals the product of the extremes (3 x 8).

Examples: $\frac{3}{4} = \frac{N}{8}$

$4 \times N = 3 \times 8$

$4N = 24$

$N = 6$

$\frac{2\ 1/2}{12} = \frac{60}{N}$

$12 \times 60 = 2\ 1/2 \times N$

$72 = 2\ 1/2N$

$288 = N$

Solve the following proportions:

1. $\frac{N}{6} = \frac{2}{3}$
2. $\frac{3}{5} = \frac{N}{55}$
3. $\frac{7}{8} = \frac{42}{N}$
4. $\frac{5}{N} = \frac{20}{28}$
5. $\frac{5}{8} = \frac{N}{1000}$
6. $\frac{N}{2} = \frac{12}{8}$
7. $\frac{N}{7} = \frac{5}{10}$
8. $\frac{3}{8} = \frac{15}{N}$
9. $\frac{5}{6} = \frac{10}{N}$
10. $\frac{4}{3} = \frac{N}{20}$

Work the following using ratio and proportion:

1. If 8 cases of dishwashing liquid cost $60.00, what would a dozen cases cost?

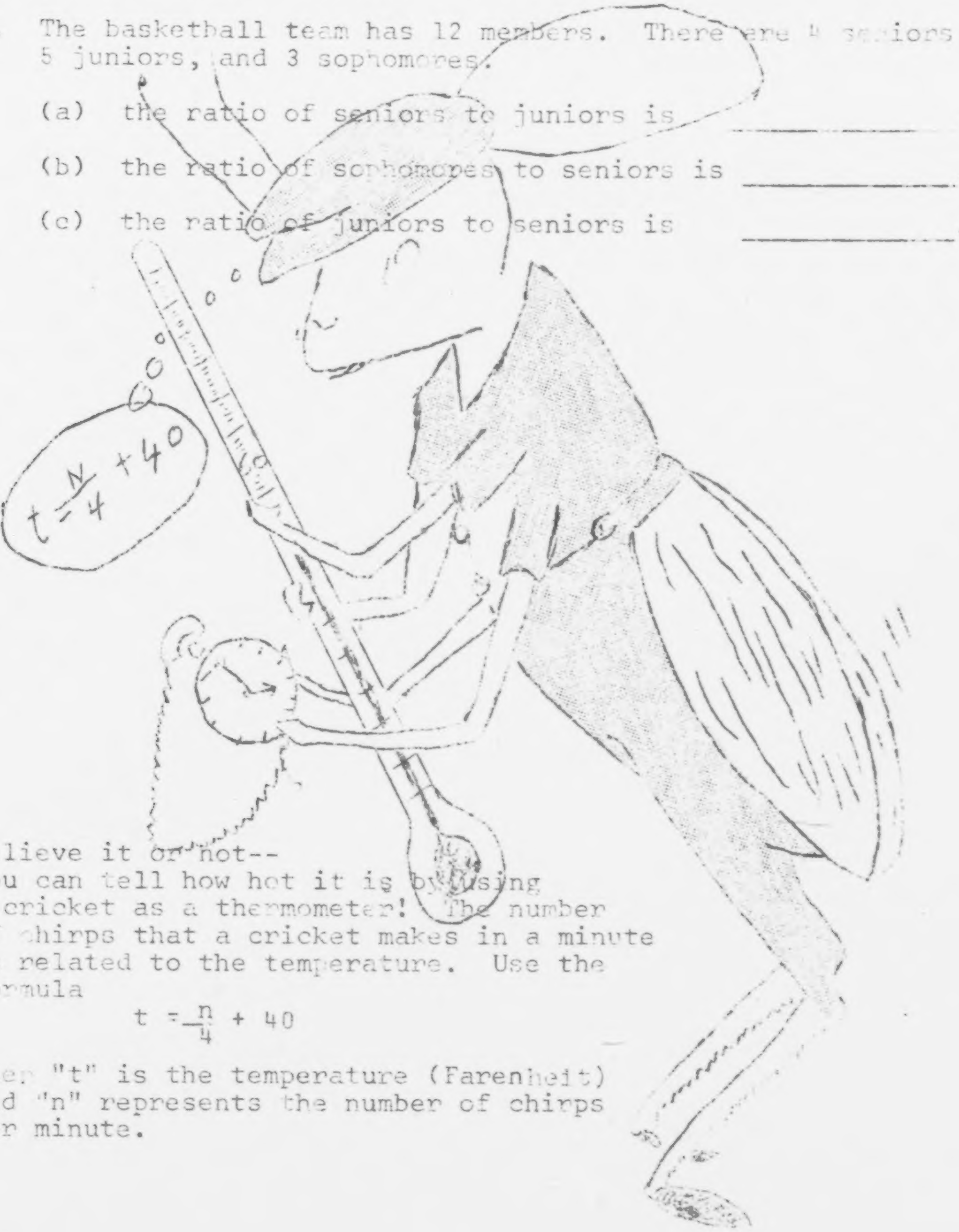
2. A car travels 120 miles in 2 hours. At that rate, how far can the car travel in 3 hours?

3. The basketball team has 12 members. There are 4 seniors 5 juniors, and 3 sophomores.

   (a) the ratio of seniors to juniors is ____________.

   (b) the ratio of sophomores to seniors is ____________.

   (c) the ratio of juniors to seniors is ____________.



Believe it or not--
You can tell how hot it is by using a cricket as a thermometer! The number of chirps that a cricket makes in a minute is related to the temperature. Use the formula

$$t = \frac{n}{4} + 40$$

when "t" is the temperature (Farenheit) and "n" represents the number of chirps per minute.

PER CENT

The term per cent means "hundredths", or per hundred. The symbol % is a short way of writing 1/100.

Since per cent means hundredths, any per cent may be expressed as a common fraction and as a decimal.

Examples: $35\% = \frac{35}{100} = .35$ $125\% = \frac{125}{100} = 1.25$

To change a per cent to a decimal, remove the per cent sign and move the decimal point two places to the left.

Examples: $175\% = 1.75$ $38\ 1/2\% = .38\ 1/2 = .385$

$33\ 1/3\% = .33\ 1/3$ $1/2\% = .00\ 1/2 = .005$

Write these per cents as decimals:

1. 17% 2. 13.5% 3. 7.75% 4. 37.5% 5. 7.4%

6. 4.75% 7. 2.57% 8. 62.5% 9. 8.7% 10. 132%

11. .5% 12. 300% 13. 6% 14. .01% 15. 1000%

To change a per cent to a common fraction, remove the per cent sign and write 100 for the denominator. Reduce to lowest terms.

Examples: $25\% = \frac{25}{100} = \frac{1}{4}$ $175\% = \frac{175}{100} = 1\ \frac{75}{100} = 1\ \frac{3}{4}$

$$12\ \frac{1}{2}\% = \frac{12\frac{1}{2}}{100} = 12\ \frac{1}{2} \div 100 = \frac{25}{2} \div 100 = \frac{25}{2} \times \frac{1}{100} = \frac{1}{8}$$

Write these per cents as fractions in lowest terms:

1. 25% 2. 65% 3. 78% 4. 70% 5. 95%

6. 45% 7. 120% 8. 55% 9. 144% 10. 40%

11. 24% 12. 86% 13. $66\frac{2}{3}\%$ 14. $37\frac{1}{2}\%$ 15. $87\frac{1}{2}\%$

Solve these problems:

16. Joe made a base hit on 25% of his official times at bat. What is his batting average? (Batting averages are usually expressed as thousandths.)

17. The Cubs won 61.5% of their games last year. How can this be expressed as a decimal?

18. Mr. Garrett received 65% of the votes cast. What fractional part of the votes did he receive?

19. A basketball player made a basket on 40% of his shots. What fractional part of his shots did he make?

A Prime number code.

See if you can figure out the following six-word message based upon prime numbers. (Hint:The first letter is "t".)

Let 2 = A, 3 = B, 5 = C, etc.

71 - 19 - 47 - 73 67 - 19 - 2 - 37 - 71

43 - 47 - 71 43 - 11 - 17 - 37 - 11 - 5 - 71

71 - 19 - 97 67 - 71 - 73 - 7 - 23 - 11 - 67.

Or this three word message.

41 - 2 - 71 - 19 23 - 67 13 - 73 - 43.

Or this six word message.

71 - 61 - 97 23 - 71, 97 - 47 - 73 83 - 23 - 37 - 37

37 - 23 - 31 - 11 23 - 71.

To change a decimal to a per cent: move the decimal point two places to the right and add a per cent sign.

Examples: $.85 = 85\%$ $\quad .076 = 7.6\%$ $\quad 3.72 = 372\%$

Change these decimals to per cents:

1. .34 2. .52 3. .325 4. .2475 5. .8

6. .65 7. .146 8. .1645 9. .1007 10. .389

11. 3.27 12. 56.0 13. 3.18 14. 7.2 15. 39

To change a fraction to a per cent: Change the fraction to hundredths, either to a fraction or a decimal. Then use the meaning of per cent.

Examples: $\frac{3}{4} = \frac{75}{100} = 75\%$ or $\frac{3}{4} = \frac{N}{100}$ $\qquad 4\,N = 300$ $\qquad N = 75\%$

$$\frac{1}{7} = \begin{array}{r} .14\frac{2}{7} \\ 7\overline{)1.00} \\ \underline{7} \\ 30 \\ \underline{28} \\ 2 \end{array} = \frac{14\frac{2}{7}}{100} = 14\frac{2}{7}\% \qquad \frac{3}{5} = \frac{}{100} \qquad \underline{}\%$$

Change these fractions to per cents. Give any remainders as fractions.

1. $\frac{1}{20}$ 2. $\frac{3}{11}$ 3. $\frac{7}{25}$ 4. $\frac{7}{5}$ 5. $\frac{31}{50}$

6. $\frac{5}{9}$ 7. $\frac{107}{50}$ 8. $\frac{3}{4}$ 9. $\frac{7}{10}$ 10. $\frac{4}{25}$

11. $\frac{5}{2}$ 12. $\frac{7}{4}$ 13. $\frac{7}{40}$ 14. $\frac{3}{8}$ 15. $\frac{11}{8}$

Complete the blanks in each row with numbers equal to the given number.

Per Cent	Decimal	Common Fraction
		$\frac{1}{12}$
	.05	
$16\frac{2}{3}$%		
	.50	
		[illegible]/16
$37\frac{1}{2}$%		
	.125	
		$\frac{4}{5}$
	.875	
$62\frac{1}{2}$%		
	.25	
		$\frac{7}{10}$
30%		
	.60	
		$\frac{2}{3}$
75%		
	.20	
		$\frac{5}{6}$
90%		
	.40	
		$\frac{1}{3}$
10%		
	1.25	

PER CENT OF A NUMBER

Rule: To find a per cent of a number, write the per cent as a decimal or a fraction and find the product.

Examples: 1. 12% of \$40 = .12 x \$40 = \$4.80

2. 25% of \$16 = $\frac{1}{4}$ x \$16 = \$4

3. ? = 5% of 30
? = .05 x 30
1.50 = .05 x 30

Find the missing number:

1. 20% of 35 =

2. __________ = 30% of 75

3. $12\frac{1}{2}$% of 24 =

4. __________ = 10% of 30

5. 200% of 15 =

6. 75% of 360 =

7. ________ = 88% of 920

8. .5% of 100 =

9. $33\frac{1}{3}$% of 33 =

10. 50 % of 26 =

Solve the following problems:

11. Joy answered all of the questions on a test and had 90% of them correct. If there were 40 questions on the test,how many did she answer correctly?

12. During September 85% of the students ate lunch in the cafeteria. If there are 480 students enrolled, how many students ate at the school cafeteria?

13. How many questions out of 28 may a pupil miss and still get a grade of 75%?

14. If your high school plays ten football games this season and wins 80% of them, how many will they lose?

15. If the state sales tax is 3 %, what would be the tax on a purchase of \$8.50?

FIND WHAT PER CENT ONE NUMBER IS OF ANOTHER.

Rule: To find what per cent one number is of another, first express the ratio of the numbers in lowest terms. Then change the fraction to per cent.

Examples: 25 is what per cent of 40?

Answer: $$\frac{25}{40} = \frac{5}{8} = \begin{array}{r} .62\,\frac{1}{2} \\ 8\overline{)\,5.00} \end{array} = \frac{62\,\frac{1}{2}}{100} = 62\,\frac{1}{2}\,\%$$

19 is what per cent of 76?

Answer: $$\frac{19}{76} = \frac{1}{4} = \frac{25}{100} = 25\%$$

What per cent of 80 is 63?

Answer: $$\frac{63}{80} = \begin{array}{r} .78\,\frac{3}{4} \\ 80\overline{)63.00} \end{array} = \frac{78\,\frac{3}{4}}{100} = 78\,\frac{3}{4}\,\%$$

What per cent of 24 is 40?

Answer: $$\frac{40}{24} = \frac{5}{3} = \begin{array}{r} 1.66\,\frac{2}{3} \\ 3\overline{)\,5.00} \end{array} = \frac{166\,\frac{2}{3}}{100} = 166\,\frac{2}{3}\,\%$$

Solve the following:

1. 32 is what per cent of 64?
2. 40 is what per cent of 60?
3. 50 is what per cent of 80?
4. What per cent of 114 is 19?
5. What per cent of 60 is 36?
6. 450 is what per cent of 75?
7. 25 is what per cent of 20?
8. What per cent of 15 is 18?
9. Jerry spelled 17 words correctly. There were 20 words in all. What per cent did he get right?
10. During basketball practice, Charlie shot 30 free throws and made 22. What per cent of his free throws did he make?
11. Jimmy weighs 120 pounds and David weighs 180 pounds. Jimmy's weight is what per cent of David's weight?
12. The down payment on a Honda is $190. If the cost of the Honda is $760, the down payment is what per cent of the cost?

FINDING A NUMBER WHEN A PER CENT OF IT IS GIVEN

Rule: To find a number when a per cent of it is given, express the per cent as a decimal or fraction. Divide the given number by this decimal or fraction. The quotient is the number you are to find.

Examples: 10 is 25% of what number?
10 = 25% of ____________
10 = .25 x ____________

$$\begin{array}{r} 40 \text{ = Answer} \\ .25\overline{)\,10.00} \end{array}$$

$33\frac{1}{3}\%$ of what number is 15?

$33\frac{1}{3}\%$ of ____________ = 15

$\frac{1}{3}$ ____________ = 15

$15 \div \frac{1}{3} = 15 \times \frac{3}{1} = 45$ Answer = 45

Solve the following:

1. 18% of what number is 72?
2. 60% of what number is 27?
3. 224 is 35% of what number?
4. 18 is 75% of what number?
5. 5% of ____________ = \$65
6. 125% of ____________ = 105.
7. $37\frac{1}{2}\%$ of ____________ = 36
8. 28 = 35% of ____________
9. 120 = 40% of ____________
10. 8% of ____________ = \$64
11. There are 35 boys on the school football team. This represents 5% of the school's total enrollment. How many students are enrolled in the school?
12. Judy read 120 pages of her book for a book report in English. If this is 40% of the book, how many pages are in the book?
13. At the football game for Homecoming, 30% of the students attending were from out of town. If there were 210 students from out of town, how many students attended the game. How many local students attended?
14. Maggie received 212 votes for student body secretary. This was 53% of the total vote. How many votes were cast in the election?
15. Jack can throw a baseball 240 feet. This is 80% as far as his older brother, Mike, can throw the ball. How far can Mike throw the ball?

APPENDIX B

PUZZLES

INCOME PUZZLE

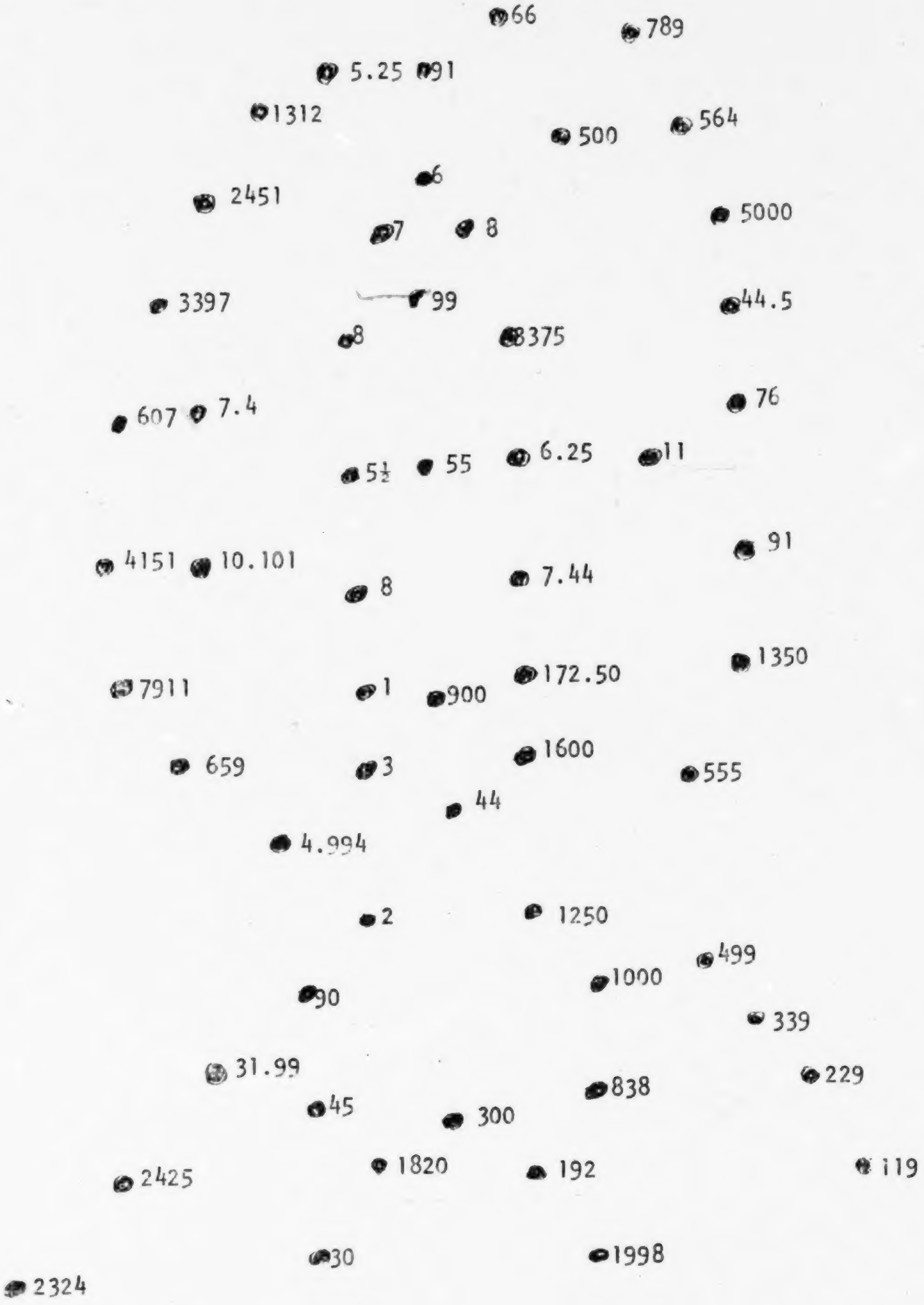
Unscramble the following terms:

1. kowr __________
2. emit __________
3. rhuo __________
4. gawse __________
5. losadlr __________
6. stecn __________
7. mmeltoneyp __________
8. spiteexmon __________
9. xat __________
10. snanegir __________
11. tera __________
12. metovier __________
13. crattonc __________
14. yaasrl __________
15. nocimssoim __________
16. ten creepdos __________
17. slase __________
18. toqau __________
19. praylol __________
20. nitsddeuco __________
21. lacios creystiu __________
22. gubetd __________
23. yap __________
24. tamonu __________
25. oyelmepe __________

INTEREST PUZZLE

Complete the picture on the following page by connecting the points which correspond to the answers of the problems below.

	INTEREST	PRINCIPAL	RATE	TIME
1.	$	$25,000	5%	1 yr.
2.		10,000	8%	2 yrs.
3.		575	6%	5 yrs.
4.		425	7%	90 days
5.		750	5%	60 days
6.		25,000	4 1/2%	3 yrs.
7.	1218.56	3,808		4 yrs.
8.	96.00	800		2 yrs.
9.	126.00	600		3 yrs.
10.	15.00	1,500		45 days
11.	52.25	1,900		180 days
12.	3.33	500		30 days
13.	48.00	600	8%	yr.
14.	360.00	2,000	6%	yr.
15.	20.80	520	2%	yr.
16.	8.00	400	8%	days
17.	14.70	2,352	5%	days
18.	38.25	7,650	6%	days
19.	163.80		3%	5 yrs.
20.	12.00		2%	2 yrs.
21.	19.20		10%	1 yr.
22.	199.80		5%	2 yrs.
23.	335.20		8%	5 yrs.
24.	20.00		4%	180 days

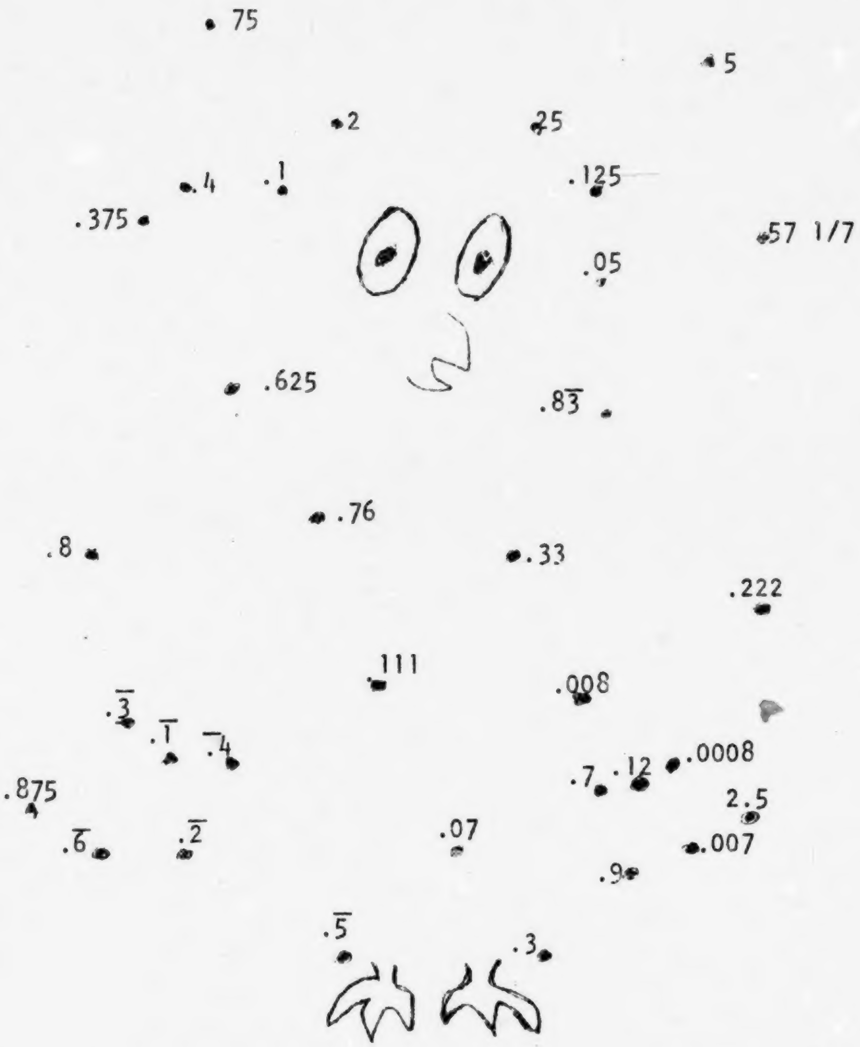

66
789
5.25
91
1312
500
564
6
2451
5000
7
8
3397
99
44.5
8
8375
76
607
7.4
5½
55
6.25
11
91
4151
10.101
8
7.44
1350
7911
1
900
172.50
1600
659
3
555
44
4.994
2
1250
499
1000
90
339
31.99
229
838
45
300
119
1820
192
2425
30
1998
2324

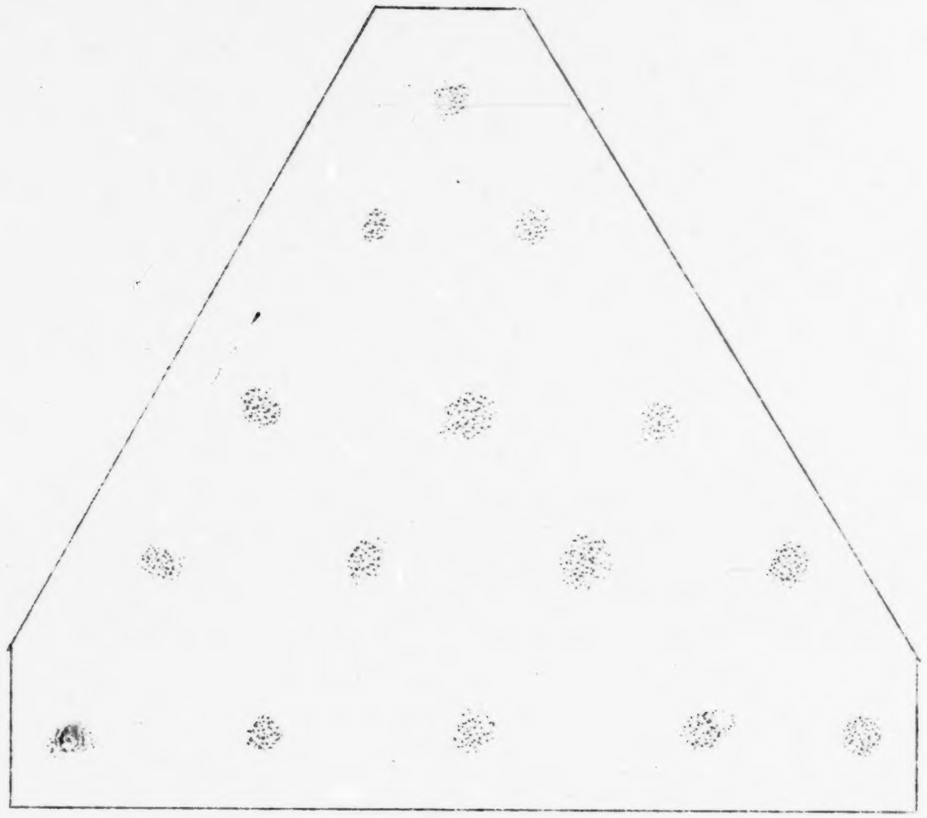
COMMON FRACTIONS TO DECIMALS

Change the following list of common fractions to their decimal equivalents. Locate the answers on the opposite page, and connect the dots below each correct answer, in the same order in which the problems are numbered. A cartoon will appear.

1. 1/2
2. 1/8
3 1/4
4. 1/5
5. 1/10
6. 3/4
7. 2/5
8. 3/8
9. 5/8
10. 4/5
11. 7/8
12. 1/3
13. 2/3
14. 1/9
15. 2/9
16. 4/9
17. 5/9
18. 3/10
19. 7/10
20. 9/10
21. 3/25
22. 7/1000
23. 8/10,000
24. 2 1/2
25. 5/6
26. 4/7
27. 4/8

COMMON FRACTIONS TO DECIMALS


.75
.5
.2
.25
.4
.1
.125
.375
.57 1/7
.05
.625
.83̄
.76
.8
.33
.222
.111
.008
.3̄
.1̄
.4̄
.0008
.7
.12
.875
2.5
.6̄
.2̄
.07
.007
.9
.5̄
.3



Put 14 pennies on the dots and leave any one open. You are to jump the pennies in a straight line and remove the ones jumped. The object of the game is to have only one penny left.

"CHALLGNGE 15"

Using a different number in each cell, arrange the numbers 1 through 9 so the sum of each row, column, and diagonal is 15.

"CHALLENGE 34"

Using a different number in each cell, arrange the numbers 1 through 16 so the sum of each row, column and diagonal is 34.

GAUSS' SECRET

A	1
B	2
C	3
D	4

Fill in the rest of the blanks at the left Find the answer to each problem, then locate the letter it matches and put the letter in the blank in front of the problem.

N The sum of 9 and 5.

______ The product of 3 and 7.

______ Two less than 15

______ $86 \div 43$

______ $\frac{1}{5}$ of this number is 1

______ Divide 2 by $\frac{1}{9}$

______ 3 times $\frac{19}{3}$

______ $\frac{6}{5}$ multiplied by $\frac{45}{3}$

______ $\frac{147}{7}$

______ $1\frac{3}{5} \times 7\frac{1}{2}$

______ The product of 2 and 65 divided by 26

______ The difference between 86 and 106

______ Round off 8.019 to the nearest whole number.

______ The quotient of 30 divided by 6

______ The average of 21, 17, 25, 19, and 23.

______ Half of 28

______ $\frac{1}{3}$ of 27

______ $11 \div \frac{1}{2}$

______ The digit of .254 in hundredths place.

______ 6 more than the product of 4 and 3

______ Number of hundreds in 1945

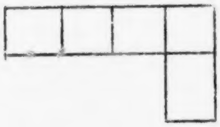
______ The remainder when 245 is divided by 8

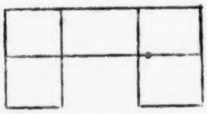
PRIME NUMBER CODE AND OTHER PUZZLES

A. 2
B. 3
C. 5
D 7
E. ___
___
___
___
___
___
___
___
___
___
___
___
___
___
___
___
___
___
___
___
___
Z. 101

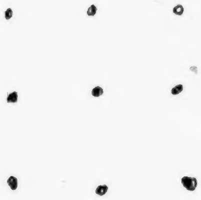
19 2 53 53 97

19 47 37 23 7 2 97 67





Use tooth picks or match sticks to make the pattern, then move 3 to make 4 squares of equal size.



Connect these 9 points using a continuous path that contains 4 line segments.

PRIME NUMBER CODE

A	2
B	3
C	5
D	

Why is simplifying a fraction like powdering the nose? Fill in the letter that matches the answer to each problem. All answers will be prime numbers and you need to fill in the table at the left before you begin.

__B__ Twice $1\frac{1}{2}$

_____ $77 \div 7$

_____ double $2\frac{1}{2}$

_____ $\frac{1}{2} \div \frac{1}{4}$

_____ $2117 \div 29$

_____ $2 \times 30 + 7$

_____ multiply $5\frac{1}{2}$ by 2

_____ $\frac{69}{3}$

_____ The difference between 243 and 314

_____ $20 \overline{)460}$

_____ $\frac{2}{3}$ of $61\frac{1}{2}$

_____ 4 times $13\frac{1}{4}$

_____ The number of tens in 614

_____ The number of hundreds in 4749

_____ One less than 80

_____ $\frac{\frac{66}{2}}{\frac{12}{4}}$

_____ 70 minus 3

_____ One more than the product of 7 and 10

_____ $1\frac{1}{2} \times 12\frac{2}{3}$

_____ four less than 15

______ $34 \div 17$

______ 3 more than 50

______ The number of hundredths in 12.534

______ The fifth largest prime number

______ $36 \div 18$

______ The number of hundreds in 6123

______ Half of 4

______ $5 \times 8 + 3$

______ $25 \times \frac{1}{5}$

______ $\frac{1}{3}$ of 33

______ 3 more than 8 decades

______ twice $11 \frac{1}{2}$

______ 3 score and eleven

______ The product of 4 and $4 \frac{3}{4}$

______ 3 less than 5 decades

______ 7 less than 4 score

______ $121.6 - 50.6$

______ half of ten

______ 35.4 minus 16.4

______ A sixth of 12

______ tens in 430

______ $38\overline{)646}$

______ $\frac{46}{2}$

______ 199.9 less than 242.9

______ 3 multiplied by $5\frac{2}{3}$

______ 177.5 divided by 2.5

______ $2\overline{)38}$

______ $.04\overline{).44}$

______ 9 more than 70

______ 98 less than 100

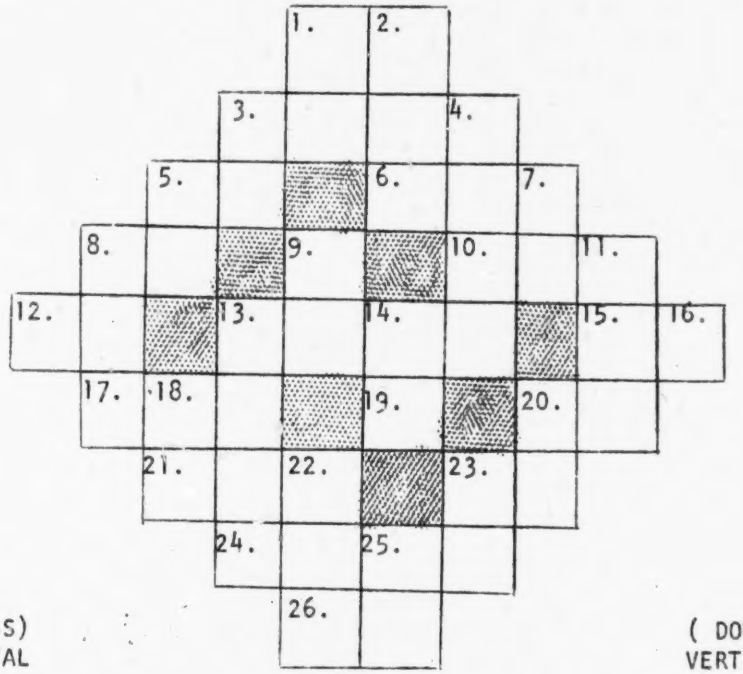
______ 7 and 3 decades

______ 13 more than 60

______ $\frac{1}{3} \times 33$

CROSS NUMBER PUZZLE

(Uses the 4 basic operations and averages)



(ACROSS)
HORIZONTAL

1. 17 + 3 + 8 + 23
2. Two thousand two
5. Round off 49 to nearest 10
6. 4,539 - 3,649
8. Consecutive odd digit after 19
9. 455 ÷ 65
10. 14 x 3 x 9
12. Eight tens and a 3
13. Product of 73 and 61
15. Sum of 24 and 47
17. Number of hundreds in 42,872
19. Product of 875 and 0.
20. Difference between 431 and 379

(DOWN)
VERTICAL

1. number of hundreds in 5000
2. 25 x 20 - 392
3. 4780 ÷ 239
4. 7 x 419
5. 780 - 729
7. 168 x 343 ÷ 8,232
8. Sum of 155 and 79
9. Average of 95, 83, 52, 66
11. Divide 431,640 by 495
12. Number of tens in 87
13. Write four thousand eight hundred forty-six
14. Round off 47 to the nearest ten

Continued

Continued - Cross Number Puzzle

ACROSS

21. Product of 84 and 715 divided by 420

23. Divide 21476 by 413

24. Product of 76 and 84

26. Average of 96, 74, 83, and 7

DOWN

16. Number divided by itself

18. Consecutive odd number before 23

20. Product of 2, 2, and 13

22. 12 + 145 + 28 + 94 + 48 + 9

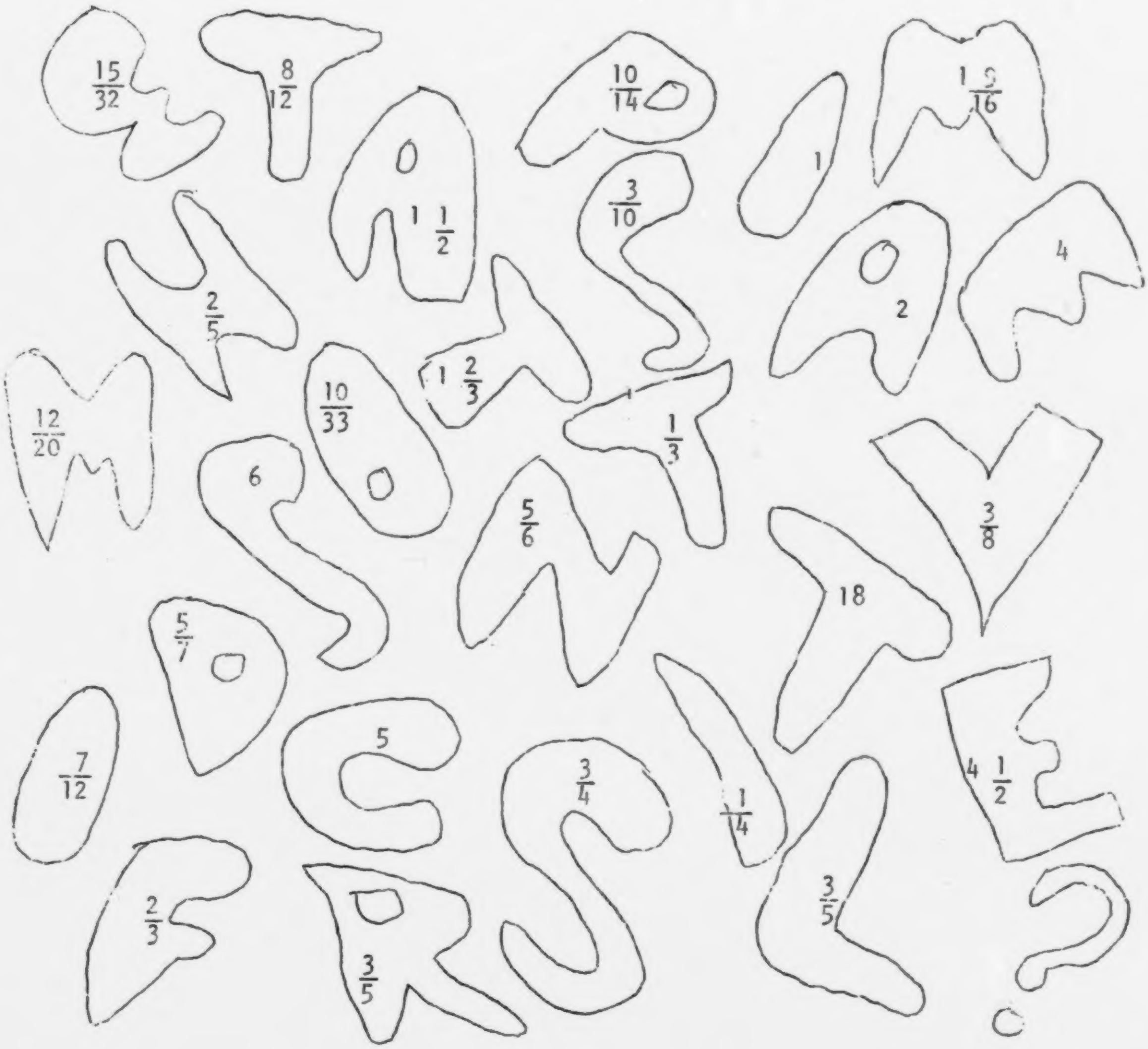
23. 4982 less than 5036

25. 14,007 ÷ 203 + 16

A MULTIPLICATION CODE

Solve the following problems and locate the answers below. Shade in the letters that contain the answers. If your work is correct, a message will appear.

1. 3/4 × 5/8 =
2. 2/3 × 6/10 =
3. 2 1/2 × 3/5 =
4. 3 2/3 × 5/11 =
5. 2/3 × 5/6 × 3/5 =
6. 1 1/2 × 2/3 × 3/4 × 1 1/3 =
7. 5/8 × 2 1/2 =
8. 5 × 4/5 =
9. 3 1/2 × 1 3/4 × 2/21 =
10. 6 × 2/3 × 1 1/2 =
11. 3/4 × 5/6 × 2/5 =
12. 1/2 × ☐ = 9


15/32
8/12
10/14
1 9/16
1 1/2
1
3/10
2
4
2/5
1 2/3
10/33
12/20
1/3
6
5/6
3/8
18
5/7
7/12
5
3/4
1/4
4 1/2
2/3
3/5
3/5

Division of Decimals

Solve the following problems and locate the answers below. Shade in the letters that contain the answers. If your work is correct, a message will appear.

1. $.06\overline{)1.2}$

2. $.12 \div 2.4$

3. $4\overline{).36}$

4. $.02\overline{)9.8}$

5. $3.2\overline{).08}$

6. $.6\overline{)4.44}$

7. $3.2\overline{).224}$

8. $.54\overline{)1.404}$

9. $1.8\overline{)3.24}$

10. $N \times 4.9 = 15.68$

11. $14\overline{)1.12}$

12. $.04\overline{)80}$

13. $4.2 \times N = 2.772$

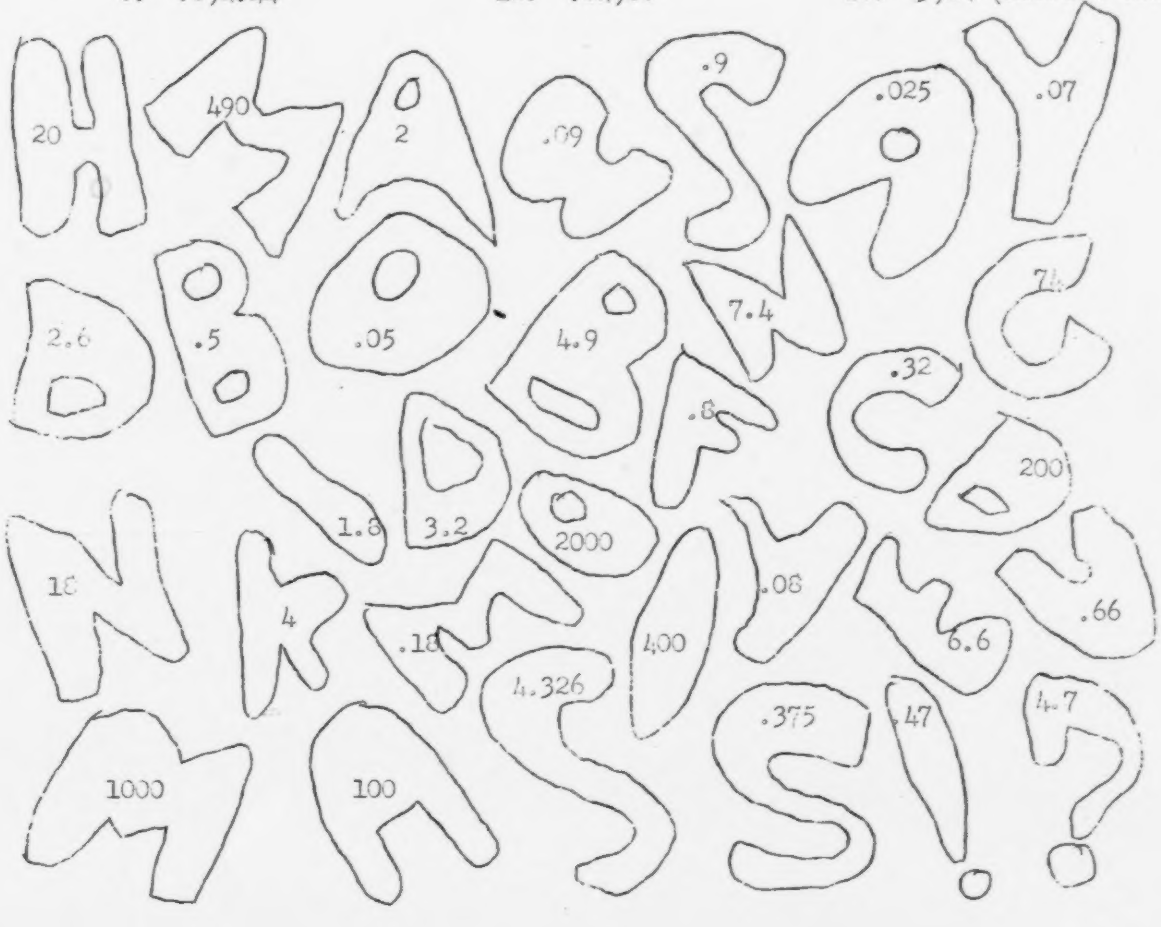
14. $N \times .001 = 1$

15. $.003\overline{)1.2}$

16. $.7\overline{)3.0282}$

17. $6/16 =$

18. $3\overline{)14}$ (nearest tenth)


20
490
2
.09
.9
.025
.07
2.6
.5
.05
4.9
7.4
74
.32
.8
200
1.8
3.2
2000
18
4
.18
.08
400
6.6
.66
4.326
.375
.47
4.7
1000
100

Shade the letters the correct answers are in and see the secret message.

1. 5)25.25

2. .5)25.25

3. .25)25.25

4. 25)25.25

5. 90)81720

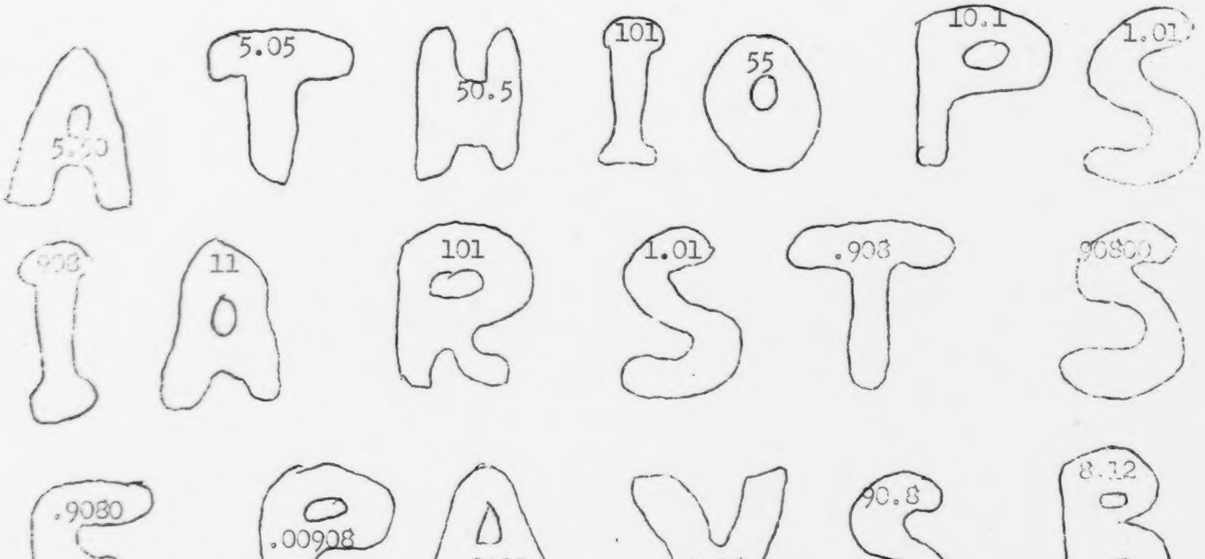
6. .90)81720

7. .9).81720

8. 9).8172

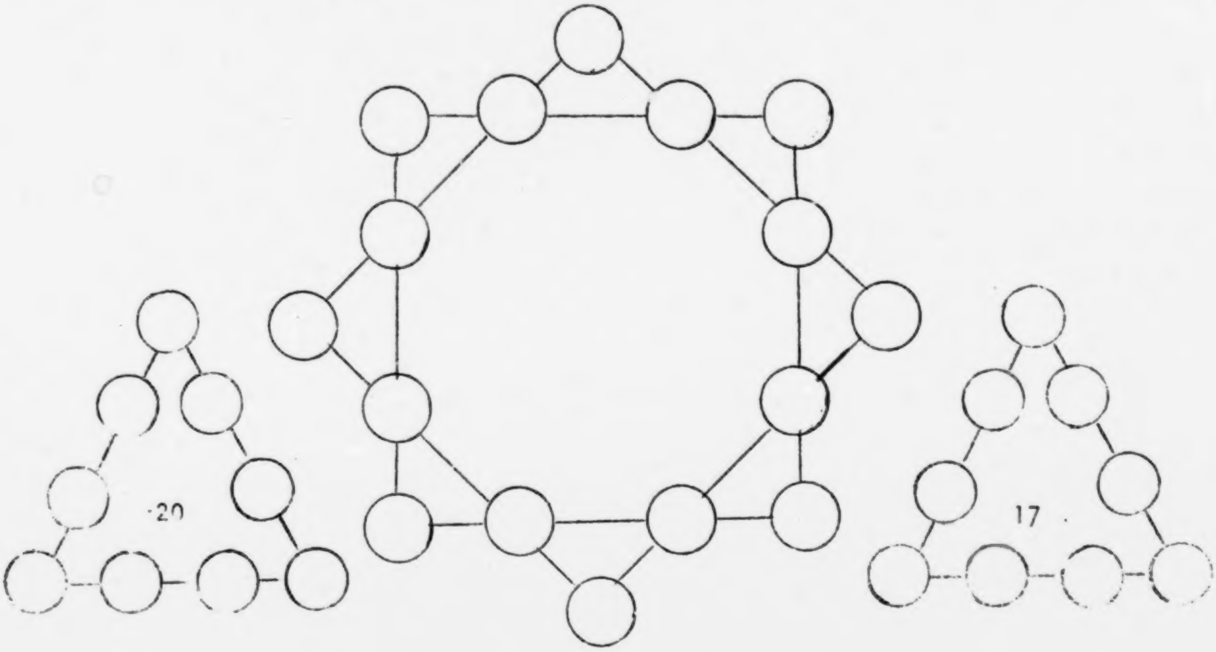
9. .0009).08172

10. .08)64.96


5.50
5.05
50.5
101
55
10.1
1.01
.908
11
101
1.01
.908
90800
.9080
.00908
.0908
9.08
90.8
8.12
812
81.2
.812
.0812
.00812

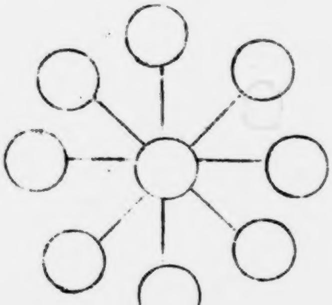
DOUBLE MAGIC SQUARES

See if you can fill in the circles in the diagram below with numbers from 1 to 16 in such a wqy that the total of each side of each square is 34. The total for the points of each square should also be 34.



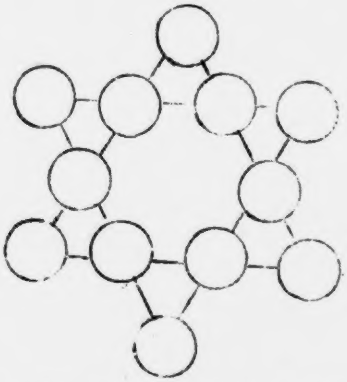
Digits 1 thru 9 put in the circles should add up to the numbers in the triangles.

MAGIC WHEEL



Arrange the nine digits (1 through 9) in the circles of the figure above in such a way as to have the sum of any three in a straight line equal to 15.

MAGIC STARS



The figure above forms a six-pointed star. It is a "magic star" when the total in every row is the same (26). Use the numbers (1 through 12) to fill the circles from which the total is obtained.

DECIMAL, FRACTION, PERCENT PUZZLE

▨	1	2	3	▨	4	5	▨	6	7	▨	8	▨
9	▨		▨	▨	10		▨	11	▨	12	▨	13
14			▨	15	▨	▨	▨	▨	▨	▨	▨	▨
16	▨	▨	17		▨	18		▨	▨	19	20	21
▨	22		▨	▨	23		▨	▨	24	▨		▨
25		▨	▨	▨		▨	26	▨	27			▨
	▨	▨	28	▨	▨	▨	▨	▨	29	▨	▨	▨

ACROSS

1. 1/3 is ._?_
4. 1/4 as a per cent
6. 1/4 as ._?_
8. 25% as a fraction
10. .5 as a per cent
11. 50% is ._?_
12. .50 as a fraction
13. 20% as a fraction
14. 1/3 as a per cent
15. 1/5 is ._?_
16. 33 1/3 % as a fraction
17. .20 as a per cent
18. 75% = ._?_

DOWN

2. .33 1/3 as a per cent
3. .33 1/3 as a fraction
4. 25% is ._?_
5. 1/2 as a per cent
6. .25 as a per cent
7. 1/2 is ._?_
8. .25 as a fraction
9. 33 1/3% is ._?_
12. 50% as a fraction
13. .20 as a fraction
15. 1/5 as a per cent
17. 20% is ._?_
18. 3/4 as a per cent

Continued

ACROSS

19. .66 2/3 as a per cent

22. 2/5 as a per cent

23. 3/4 is .__?__

25. 40% is .__?__

26. 75% as a fraction

27. 66 2/3% is .__?__

28. .40 to a fraction

29. 66 2/3% as a fraction

DOWN

20. 2/3 as a per cent

21. .66 2/3 as a fraction

22. .4 to a per cent

23. .75 to a per cent

24. 2/3 is .__?__

25. 2/5 is .__?__

26. .75 as a fraction

28. 40% to a fraction